Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District of _ILLINOIS(State)		
Case Number (If known):	Chapter you are filing under:    Chapter 7   Chapter 11   Chapter 12   Chapter 13	Check if this is an amended filing

## Official Form 101

# **Voluntary Petition for Individuals Filing for Bankruptcy**

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1:	Identify Yourself		
			About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your f	ull name		
	govern	ne name that is on your ment-issued picture	James First name	Trisha First name
		cation (for example, iver's license or ort).	Patrick Middle name	Marie Middle name
		our picture cation to your meeting	Quint Last name	Moeri Last name
	with the	e trustee.	Jr.           Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.		ner names you used in the last 8		
	years	ised in the last 8	First name	First name
		your married or names.	Middle name	Middle name
			Last name	Last name
			First name	First name
			Middle name	Middle name
			Last name	Last name
3.	your S	he last 4 digits of Social Security	xxx - xx - <u>9783</u>	xxx - xx - <u>9306</u>
	Individ	r or federal ual Taxpayer cation number	OR	OR
	identill	outon number	9xx - xx	9xx - xx

Case 16-16326 Doc 1 Filed 05/13/16 Entered 05/13/16 15:54:38 Desc Main Page 2 of 81

Document Quint James Patrick Debtor 1 Case Number (if known) Last Name

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer Identification Numbers	I have not used any business names or EINs.	I have not used any business names or EINs.
	(EIN) you have used in the last 8 years	Business name	Business name
	Include trade names and doing business as names	Business name	Business name
		EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		900 Fulton Ave Number Street Unit	Number Street
		Winthrop Harbor IL 60096 City State ZIP Code LAKE	City State ZIP Code
		County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address.
		Number Street	Number Street
		P.O. Box	P.O. Box
		City State ZIP Code	City State ZIP Code
6.	Why you are choosing	Check one:	Check one:
	this district to file for bankruptcy.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		have another reason. Explain. (See 28 U.S.C. § 1408	I have another reason. Explain. (See 28 U.S.C. § 1408

Case 16-16326 Doc 1 Filed 05/13/16 Entered 05/13/16 15:54:38 Desc Main

Patrick James Debtor 1

Document Quint

Last Name

Page 3 of 81 Case Number (if known)

Pa	Tell the Court About You	r Bankruptcy	Case				
7.	The chapter of the Bankruptcy Code you are choosing to file under		Bankrup ter 7 ter 11 ter 12	•		equired by 11 U.S.C. § 342(b) for Individuals page 1 and check the appropriate box.	
8.	How you will pay the fee	local yours subm with a  I nee Appli I requ By la less to	pay the entire fee when I file my petition. Please check with the clerk's office in your court for more details about how you may pay. Typically, if you are paying the fee self, you may pay with cash, cashier's check, or money order. If your attorney is nitting your payment on your behalf, your attorney may pay with a credit card or check a pre-printed address.  In the pay the fee in installments. If you choose this option, sign and attach the incation for Individuals to Pay The Filing Fee in Installments (Official Form 103A).  In the pay the fee be waived (You may request this option only if you are filing for Chapter 7.  In the pay the fee be waived (You may request this option only if you are filing for Chapter 7.  In the pay the fee be waived (You may request this option only if you are filing for Chapter 7.  In the pay the fee be waived (You may request this option only if you are filing for Chapter 7.  In the fee in installments in the pay in the p				
9.	Have you filed for bankruptcy within the last 8 years?	■ No	District	None	When	Case Number  MM / DD / YYYY  Case Number  MM / DD / YYYY  Case Number  MM / DD / YYYY	
10.	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business parter, or by affiliate?	■ No	District		When	Relationship to you Case Number, if known  MM / DD / YYYY  Relationship to you Case Number, if known	
11.	Do you rent your residence?	■ No. □ Yes.	resider	our landlord obtained nce?	atement About an Ev	nt against you and do you want to stay in your  Viction Judgment Against You (Form 101A) and file it with	

Case 16-16326 Filed 05/13/16 Entered 05/13/16 15:54:38 Doc 1 Desc Main

Document Quint Page 4 of 81 Patrick James Debtor 1 Case Number (if known)

	rt 3: Report About Any Busine		•			
12.	Are you a sole proprietor of any full- or part-time business?	■ No. □ Yes.	Go to Part 4.  Name and location of busines	s		
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as		Name of business, if any			<del>_</del>
	a corporation, partnerhsip, or LLC. If you have more than one sole proprietorship, use a separate sheed and attach it		Number Street			_
	to this petition.		City		State Zip Code	
			Check the appropriate box to	describe vour business:	•	
			_	us defined in 11 U.S.C. § 101(27A))		
			☐ Single Asset Real Estate	e (as defined in 11 U.S.C. § 101(51B	))	
			☐ Stockbroker (as defined	in 11 U.S.C. § 101(53A))		
			☐ Commodity Broker (as o	efined in 11 U.S.C. § 101(6))		
			☐ None of the above			
	debtor? For a definition of small business debtor, see 11 U.S.C. § 101(51D).	☐ No.	he Bankruptcy Code.	I am NOT a small business debtor a	-	ı
Pa	Report if You Own or Ha	ve Any Hazard	ous Property or Any Property Th	at Needs Immediate Attention		
14.	Do you own or have any property that poses or is alleged to pose a threat of imminent and	No.	What is the hazard?			
	indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention?		If immediate attention is neede	d, why is it needed?		
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?					
	perishable goods, or livestock that must be fed, or a building		Where is the property?Numb	er Street		
	perishable goods, or livestock that must be fed, or a building			er Street		

Case 16-16326 Doc 1 Filed 05/13/16 Entered 05/13/16 15:54:38 Desc Main

Debtor 1

Document

**James** Patrick

Page 5 of 81

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

#### About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing	about
credit counseling because of:	

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

#### About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

Case Number (if known)

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. approved You must file a certificate from the agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about
credit counseling because of:

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

> to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court. Debtor 1

Case 16-16326 Doc 1 Filed 05/13/16 Entered 05/13/16 15:54:38 Desc Main Document Page 6 of 81 **James** Patrick Case Number (if known) Part 6: **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) What kind of debts do as "incurred by an individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and Do you estimate that after administrative expenses are paid that funds will be available to distribute to unsecured creditors? any exempt property is No. excluded and administrative expenses Yes. are paid that funds will be available for distribution to unsecured creditors? **1-49** 1,000-5,000 **2**5,001-50,000 How many creditors do you estimate that you 50-99 5,001-10,000 **5**0,001-100,000 owe? **100-199** 10,001-25,000 ☐ More than 100,000 200-999 □ \$0-\$50,000 **□** \$1,000,001-\$10 million □\$500,000,001-\$1 billion How much do you estimate your assets to \$50,001-\$100,000 □ \$10,000,001-\$50 million □\$1,000,000,001-\$10 billion be worth? \$100,001-\$500,000 □ \$50,000,001-\$100 million **□**\$10,000,000,001-\$50 billion □ \$500,001-\$1 million □ \$100,000,001-\$500 million ☐More than \$50 billion **\$0-\$50,000** □ \$1,000,001-\$10 million □\$500,000,001-\$1 billion How much do you estimate your liabilities \$50,001-\$100,000 □ \$10,000,001-\$50 million □\$1,000,000,001-\$10 billion to be? \$100,001-\$500,000 □ \$50,000,001-\$100 million □\$10,000,000,001-\$50 billion □ \$500,001-\$1 million □ \$100,000,001-\$500 million ☐ More than \$50 billion Part 7: Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you correct If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.

18 U.S.C. §§ 152, 1341, 1519, and 3571.

K	/s/ James Patrick Quint, Jr.	×	/s/ Trisha Marie Moeri
	Signature of Debtor 1		Signature of Debtor 2

Executed on 05/11/2016 MM / DD / YYYY

05/11/2016 Executed on MM / DD / YYYY Case 16-16326 Doc 1 Filed 05/13/16 Entered 05/13/16 15:54:38 Desc Main Document Page 7 of 81

Debtor 1	James	Patrick	Quint	Case Number	(if known)	
	First Name	Middle Name	Last Name			
•	r attorney, if you are nted by one	proceed under Chap each chapter for which	e debtor(s) named in this petition, d ter 7, 11, 12, or 13 of title 11, Unite ch the person is eligible. I also cer nd, in a case in which § 707(b)(4)(i	d States Code, and have ex tify that I have delivered to t	xplained the relief available under the debtor(s) the notice required	by
if you are not represented		the information in the	e schedules filed with the petition is	incorrect.		
by an attorney, you do not need to file this page.		🗶 /s/ Megan Dawn Hayes		Date	Date: 05/13/2016	
		Signature of At	torney for Debtor		MM / DD / YYYY	
		Megan I	Dawn Hayes			
		Printed name	<del></del>			
		Geraci L	aw L.L.C.			
		Firm name				
		55 E. Mo	onroe St., #3400			
		Number Stre	eet			
		Chicago		IL	60603	
		City		State	ZIP Code	
		Contact Phone	312-332-1800	Email ad	ldressndil@geracilaw.co	om

IL

State

6301710

Bar number

Fill in this information to identify your case:						
Debtor 1	James	Patrick	Quint			
	First Name	Middle Name	Last Name			
Debtor 2	Trisha	Marie	Moeri			
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States Bankruptcy Court for the :NORTHERN District of _ILLINOIS(State)						
Case Number						
(If known)						

Check if this is an
amended filing

# Official Form 106Sum

#### **Summary of Your Assets and Liabilities and Certain Statistical Information**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1: Summarize Your Assets	
	<b>Your assets</b> Value of what you own
1. Schedule A/B: Property (Official Form 106A/B)  1a. Copy line 55, Total real estate, from Schedule A/B	\$ 140,000 \$ 131,546 \$ 271,546
Summarize Your Liabilities	
	Your liabilities Amount you owe
<ol> <li>Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)</li> <li>Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D</li> </ol>	\$111,635
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$0 \$76,355
Part 3: Summarize Your Liabilities	
4. Schedule I: Your Income (Official Form 106I)  Copy your combined monthly income from line 12 of Schedule I	\$4,678.16
Schedule J: Your Expenses (Official Form 106J)     Copy your monthly expenses from line 22c of Schedule J	\$4,325.00

Case 16-16326 Doc 1 Filed 05/13/16 Entered 05/13/16 15:54:38 Desc Main Document Page 9 of 81

Debtor 1 James Patrick Quint Page 9 of 81

First Name Middle Name Last Name

Page 9 of 81

Case Number (if known)

**EntriesDescription AssetsAmount LiabilitiesAmount Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapter 7, 11 or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$7,015.00 Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. 9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: Total claim From Part 4 of Schedule E/F, copy the following: \$ 0.00 9a. Domestic support obligations (Copy line 6a.) \$ 0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.)  $_{0.00}$ 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) 9d. Student loans. (Copy line 6f.) \$ 0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as \$ 0.00 priority claims. (Copy line 6g.) \$ 0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.) \$ 0.00 9g. Total. Add lines 9a through 9f.

Fill in this in	Caso 16 162 formation to identify you			Entered 05/13/16 0 of 81	15:54:38	Desc	Main	
Debtor 1	James	Patrick	Quint					
	First Name	Middle Name	Last Name					
Debtor 2	Trisha	Marie	Moeri					
(Spouse, if filing)	First Name	Middle Name	Last Name					
United States	Bankruptcy Court for the :!	NORTHERN District						
Case Number	3		(State)				Check if th	is is an
(If known)						á	amended f	iling
	orm 106A/B e A/B: Propert	tv						12/15
ages, write yo	ur name and case numbe	r (if known). Answe		e sheet to this form. On the to re an Interest In	op of any addition	nal		
No. Yes.	Describe		what is the property? Check Single-family home Duplex or multi-unit buildin	k all that apply.	Do not deduct the amount of Creditors Who	any secured	claims on <i>Scl</i>	hedule D:
			Condominium or cooperation  Manufactured or mobile ho	ve	Current value entire proper		Current v	ralue of the ou own?
Winthrop	Harbor I	L 60096	Land		<b>s</b> 1	55,000.00	\$	155,000.00
City	Sta	ate ZIP Code	Investment property  Timeshare		<b>D</b>			
County			Other		Describe the interest (such	<del>-</del>		-
			Who has an interest in the	property? Check one.	the entireties		-	
			Debtor 1 only					
			Debtor 2 only					
			Debtor 1 and Debtor 2 only		Check if to	this is a cou uctions)	nmunity pr	operty
			At least one of the debtors	and another	,	,		
			•	to add about this item, such	as local			
			property identification num	per:				

Official Form 106A/B Record # 708912 Schedule A/B: Property Page 1 of 7

\$155,000.00

2. Add the dollar value of the portion you own for all of your entries fro Part 1, including any entries for pages

you have attached for Part 1. Write that number here ..... -->

Debtor 1

James	Case 16-16326	DOC 1	Filed 05/13/10	0 11 2761	Desc Main
First Name	Middle Name		Last Name	Page 11 of 81 umber (If known)	

Part 2:	Describe Your Vehicl	les			
		•	ny vehicles, whether they are registered or not? Include any so report it on Schedule G: Executory Contracts and Unexpired		
03. Cars, vai		sport utility vehicles, mo	torcycles		
	s. Describe Make: Model: Year: Approximate Mileage Other information:	Mercury  Cougar  1995  150,000	Who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another  Check if this is community property (see instructions)	Do not deduct secured clathe amount of any securer Creditors Who Have Clair  Current value of the entire property?  \$	d claims on Schedule D: ms Secured by Property  Current value of the portion you own?
	Make: Model: Year: Approximate Mileage Other information:	Chrysler	Who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another  Check if this is community property (see instructions)	Do not deduct secured clathe amount of any secured Creditors Who Have Clair  Current value of the entire property?  1,422.00	d claims on Schedule D: ns Secured by Property  Current value of the portion you own?
	Make: Model: Year: Approximate Mileage Other information:	Hyundai Elantra 2005 130,000	Who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another  Check if this is community property (see instructions)	Do not deduct secured clathe amount of any securer.  Creditors Who Have Clair.  Current value of the entire property?  1,999.00	d claims on Schedule D: ms Secured by Property  Current value of the portion you own?
Example: No. Yes  1. Add the delay	s: Boats, trailers, motors,  Describe  ollar value of the port attached for Part 2.	, personal watercraft, fishing	reational vehicles, other vehicles, and accessories vessels, snowmobiles, motorcycle accessories  our entries fro Part 2, including any entries for pages		\$ 3,921.00
Do you own	or have any legal or e	equitable interest in any	of the following items?	<b>i</b>	Current value of the cortion you own? Do not deduct secured claims or exemptions
	s. Describe	iture, linens, china, kitchenwa	ces, table & chairs, bedroom set	\$1,500	\$1,500.00

Filed 05/13/16

Document F Entered 05/13/16 15:54:38 Page 12 of 81 humber (if known) Case 16-16326 Doc 1 James Debtor 1

First Name

Middle Name

Desc Main

07.	Electronics	6				
			dios; audio, video, stereo, and digital equipment; computers, printers, scanners; music			
		electronic devices	including cell phones, cameras, media players, games			
	No.				_	
	Yes.	Describe				
			Flat screen TVs, computer, printer, music collection, cell phone, Electronic samplers, 3 guitars, bass,	\$5,000		
			amps.			5,000.00
	Callagtible	a afala			\$	3,000.00
UO.	Collectible		ines; paintings, prints, or other artwork; books, pictures, or other art objects;			
			collections; other collections, memorabilia, collectibles			
	No.	,				
	Yes.	Describe			1	
	1 63.	Describe				0.00
09	Fauinment	for sports and	hobbies		Ψ	
		-	nic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes			
			nusical instruments			
	No.					
	Yes.	Describe			1	
					s	0.00
10.	Firearms					
		Pistols, rifles, shot	guns, ammunition, and related equipment			
	No.					
	Yes.	Describe			1	
	103.	Describe	9mm pistol.	\$100		
					\$	100.00
11.	Clothes					
	Examples: I	Everyday clothes,	furs, leather coats, designer wear, shoes, accessories			
	No.					
	Yes.	Describe			1	
		D0001100	Everyday clothes	\$400		
					\$	400.00
12.	Jewelry					
	Examples: I	Everyday jewelry,	costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems,			
	gold, silver					
	No.					
	Yes.	Describe				
			Everyday jewelry, costume jewelry, engagement ring, wedding ring	\$500		
					\$	500.00
13.	Non-farm a					
		Dogs, cats, birds, h	norses			
	No.					
	Yes.	Describe				
			3 cats, 1 dog, 1 turtle	\$0		
					\$	0.00
14.	Any other	personal and ho	ousehold items you did not already list, including any health aids you did not list			
	No.					
	Yes.	Describe			]	
					\$	0.00
15.	Add the do	llar value of all	of your entries from Part 3, including any entries for pages you have attached			\$7,500.00
1	for Part 3. \	Write that numb	per here>			\$7,500.00
P	art 4:	escribe Your Fin	nancial Assets			
Do	you own or	have any legal	or equitable interest in any of the following?		Current value of	f the
					portion you ow	
					Do not deduct sec	ured claims
, .	•				or exemptions	
16.	Cash	Monay	suggestion to the second page 10 a code deposit have and an hand other code (1).			
		woney you nave in	n your wallet, in your home, in a safe deposit box, and on hand when you file your petition			
	No.					
	Yes.	Describe				
					\$	0.00

Desc Main

Debtor 1	James	Case 16-16326	Doc 1	Filed 05/13/16	Entered 05/13/16 15:54:38 Page 13 of 81 Number (if known)
	First Name	Middle Name		Last Name	Page 13 01 81

17.		Checking, savings	s, or other financial accounts; certificates of fyou have multiple accounts with the san	of deposit; shares in credit unions, brokerage houses, ne institution, list each.	
	Yes.	Describe	Account Type:	nstitution name:	
			Savings Account	Quorom Federal Credit Union	\$25.00
			Checking Account	Quorom Federal Credit Union	<b>\$</b>
18.		-	publicly traded stocks tment accounts with brokerage firms, mon	ney market accounts	\$ <u>1,325.0</u> 0
	Yes.	Describe	Institution or issuer name:		\$ 0.00
19.	Non-public	ly traded stock	and interests in incorporated and	unincorporated businesses, including an interest in	\$ <u> </u>
	Yes.	Describe	Name of Entity and Percent of Own	nership:	
20.	Governmer	nt and corporat	e bonds and other negotiable and i	non-negotiable instruments	\$0.00
	-		le personal checks, cashiers' checks, pror tre those you cannot transfer to someone		
	Yes.	Describe	Issuer name:		
21.	Retirement	or pension acc	counts		\$0.00
		-		s accounts, or other pension or profit-sharing plans	
	Yes.	Describe	Type of account and Institution nam 401(k) or similar plan	ne: Chase	\$ 900.00
			IRA	Fidelity	\$ 5,900.00
			IRA	Vanguard	\$ 24,400.00
			401(k) or similar plan	Vanguard	\$ <u>87,600.00</u>
22.	Your share		payments osits you have made so that you may cont andlords, prepaid rent, public utilities (elec		\$ <u>118,800.0</u> 0 \$ 0.00
23.	No.			u, either for life or for a number of years)	·
	Yes.	Describe	Issuer name and description:		\$ 0.00
24.	26 U.S.C. §	§ 530(b)(1), 529A	(b), and 529(b)(1).	BLE program, or under a qualified state tuition program.	·
	Yes.	Describe	Institution name and description. Se	eparately file the records of any interests.11 U.S.C. § 521(c):	\$0.00
25.	Trusts, equ	itable or future	e interests in property (other than a	nything listed in line 1), and rights or powers	
	Yes.	Describe			\$ 0.00
26.			emarks, trade secrets, and other integrates, websites, proceeds from royalties a		<u> </u>
	Yes.	Describe			
27.			other general intangibles exclusive licenses, cooperative association	n holdings, liquor licenses, professional licenses	\$ <u>0.0</u> 0
	No.	Ţ7-			
	Yes.	Describe			\$ 0.00

Case 16-16326 James Debtor 1

Doc 1

Filed 05/13/16
Document P

Entered 05/13/16 15:54:38 Page 14 of 81 humber (if known)

Desc Main

First Name

Middle Name

Мо	ney or prope	erty owed to you	1?	Current value of the portion you own? Do not deduct secured claims or exemptions
28.	Tax refunds	s owed to you		
	No.			
	Yes.	Describe		\$ 0.00
29.	Family sup	port		<u> </u>
	Examples: F	Past due or lump s	um alimony, spousal support, child support, maintenance, divorce settlement, property settlement	
	Yes.	Describe		
				\$ <u>0.0</u> 0
30.	Examples: l		wes you ability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, d loans you made to someone else	
	Yes.	Describe		\$0.00
31.		nsurance polic		
	No.	•	r life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance  Company Name & Beneficiary:	
	Yes.	Describe		
32	∆nv interes	t in property th	at is due you from someone who has died	\$0.00
J	If you are th	e beneficiary of a	iving trust, expect proceeds from a life insurance policy, or are currently entitled to receive	
	property bed	cause someone ha	is died.	
	Yes.	Describe		s 0.00
33.	_	-	s, whether or not you have filed a lawsuit or made a demand for payment	<u> </u>
	Examples: A	Accidents, employr	nent disputes, insurance claims, or rights to sue	
	Yes.	Describe		
	041			\$0.00
34.	No.	ngent and unit	uidated claims of every nature, including counterclaims of the debtor and rights	
	Yes.	Describe		
35	Any financi	al assets you d	id not already list	\$0.00
00.	No.	ai accoto you a	ia not unoddy not	
	Yes.	Describe		\$ 0.00
				*
			of your entries from Part 4, including any entries for pages you have attached or here	\$120,125.00
	1011 4: 1	THE CHACHAINS		
P	art 5: D	escribe Any Bus	iness-Related Property You Own or Have an Interest In. List any real estate in Part 1.	
37.		n or have any le	gal or equitable interest in any business-related property?	
	No.			
				Current value of the
				portion you own?  Do not deduct secured claims or exemptions
38.	Accounts r	eceivable or co	mmissions you already earned	,
	No.	Doggriba		
	Yes.	Describe		\$0.00

Filed 05/13/16 Entered 05/13/16 15:54:38

Document Page 15 of 81 Pumber (if known) Case 16-16326 Desc Main Doc 1 James

First Name

39.	-	-	ngs, and supplies		
	No.	Business-related c	omputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices		
	Yes.	Describe			
				\$0.	<u>0</u> 0
40.	Machinery No.	, fixtures, equip	ment, supplies you use in business, and tools of your trade		
	Yes.	Describe			
		Dodding		\$0.	<u>0</u> 0
41.	Inventory				
	No.	Dogariba			
	Yes.	Describe		\$ 0.	00
42.	Interests in	n partnerships o	r joint ventures		
	No.		Name of Entity and Percent of Ownership:		
	Yes.	Describe		s 0.	00
43.	Customer	lists, mailing lis	ts, or other compilations	Ψυ.	<u>-</u> -
	No.				
	Yes.	Describe			•
44.	Any busine	ess-related prop	perty you did not already list	\$0.	<u>0</u> 0
	No.		, ,		
	Yes.	Describe			
				\$0.	<u>0</u> 0
45	Add the do	llar value of all	of your entries from Part 5, including any entries for pages you have attached		
			er here>	\$ 0.	00
	GIL G GL	Describe Any Far	m- and Commercial Fishing-Related Property You Own or Have an Interest In.		
		f vou own or ha	vo an interest in farmland, list it in Part 1		
46.			ve an interest in farmland, list it in Part 1.  gal or equitable interest in any farm- or commercial fishing-related property?		
46.			ve an interest in farmland, list it in Part 1.  gal or equitable interest in any farm- or commercial fishing-related property?		
46.	Do you ow				
	No. Yes.	n or have any le		\$ <u> </u>	<u>0</u> 0
	No. Yes.	n or have any le	gal or equitable interest in any farm- or commercial fishing-related property?	\$ <u> </u>	<u>o</u> o
	No. Yes.	Describe	gal or equitable interest in any farm- or commercial fishing-related property?	\$0.	<u>0</u> 0
	No. Yes.  Farm anim Examples:	Describe	gal or equitable interest in any farm- or commercial fishing-related property?		_
47.	Do you ow No. Yes.  Farm anim Examples: No. Yes.	Describe  als Livestock, poultry, Describe	egal or equitable interest in any farm- or commercial fishing-related property?		<u>0</u> 0
47.	Do you ow No. Yes.  Farm anim Examples: No. Yes.	Describe  als Livestock, poultry,	egal or equitable interest in any farm- or commercial fishing-related property?		_
47.	Do you ow No. Yes.  Farm anim Examples: No. Yes.  Crops—eit	Describe  als Livestock, poultry, Describe	egal or equitable interest in any farm- or commercial fishing-related property?	\$ <u> </u>	<u>o</u> o
47.	Do you ow No. Yes.  Farm anim Examples: No. Yes.  Crops—eit No. Yes.	Describe  Describe  als  Livestock, poultry,  Describe  ther growing or	gal or equitable interest in any farm- or commercial fishing-related property?  farm-raised fish  harvested	\$ <u> </u>	_
47.	Do you ow No. Yes.  Farm anim Examples: No. Yes.  Crops—eit No. Yes.	Describe  Describe  als  Livestock, poultry,  Describe  ther growing or	egal or equitable interest in any farm- or commercial fishing-related property?	\$ <u> </u>	<u>o</u> o
47.	Do you ow No. Yes.  Farm anim Examples: No. Yes.  Crops—eit No. Yes.	Describe  Describe  als  Livestock, poultry,  Describe  ther growing or	gal or equitable interest in any farm- or commercial fishing-related property?  farm-raised fish  harvested	\$ <u> </u>	<u>o</u> o
47. 48.	Do you ow No. Yes.  Farm anim Examples: No. Yes.  Crops—eit No. Yes.  Farm and to No. Yes.	Describe  Describe  Describe  Describe  Cher growing or leading to the proving the p	farm-raised fish  harvested  nt, implements, machinery, fixtures, and tools of trade	\$0.	<u>o</u> o
47. 48.	Do you ow No. Yes.  Farm anim Examples: No. Yes.  Crops—eit No. Yes.  Farm and fine No. Yes.	Describe  Describe  Describe  Describe  Cher growing or leading to the proving or leading to the provi	gal or equitable interest in any farm- or commercial fishing-related property?  farm-raised fish  harvested	\$0.	 <u>0</u> 0
47. 48.	Do you ow No. Yes.  Farm anim Examples: No. Yes.  Crops—eit No. Yes.  Farm and t No. Yes.	Describe  Describe  Describe  Describe  Cher growing or leading equipme  Describe  Describe  Fishing equipme  Describe	farm-raised fish  harvested  nt, implements, machinery, fixtures, and tools of trade	\$0.	 <u>0</u> 0
47. 48.	Do you ow No. Yes.  Farm anim Examples: No. Yes.  Crops—eit No. Yes.  Farm and fine No. Yes.	Describe  Describe  Describe  Describe  Cher growing or leading to the proving or leading to the provi	farm-raised fish  harvested  nt, implements, machinery, fixtures, and tools of trade	\$0.	 <u>0</u> 0
47. 48. 49.	Do you ow No. Yes.  Farm anim Examples: No. Yes.  Crops—eit No. Yes.  Farm and to No. Yes.	Describe  Describe  Describe  Describe  Describe  Describe  fishing equipme  Describe  fishing supplies  Describe	farm-raised fish  harvested  nt, implements, machinery, fixtures, and tools of trade	\$0.	
47. 48. 49.	Do you ow No. Yes.  Farm anim Examples: No. Yes.  Crops—eit No. Yes.  Farm and f No. Yes.  Farm and f No. Yes.	Describe  Describe  Describe  Describe  Cher growing or labeled the proving or labeled the pro	farm-raised fish  harvested  nt, implements, machinery, fixtures, and tools of trade  , chemicals, and feed	\$0.	
47. 48. 49.	Do you ow No. Yes.  Farm anim Examples: No. Yes.  Crops—eit No. Yes.  Farm and to No. Yes.  Farm and to No. Yes.	Describe  Describe  Describe  Describe  Describe  Describe  fishing equipme  Describe  fishing supplies  Describe	farm-raised fish  harvested  nt, implements, machinery, fixtures, and tools of trade  , chemicals, and feed	\$	
47. 48. 49.	Do you ow No. Yes.  Farm anim Examples: No. Yes.  Crops—eit No. Yes.  Farm and f No. Yes.  Farm and f No. Yes.	Describe  Describe  Describe  Describe  Cher growing or labeled the proving or labeled the pro	farm-raised fish  harvested  nt, implements, machinery, fixtures, and tools of trade  , chemicals, and feed	\$	
47. 48. 49. 50.	Do you ow No. Yes.  Farm anim Examples: No. Yes.  Crops—eit No. Yes.  Farm and f No. Yes.  Farm and f No. Yes.  Any farm- No. Yes.	Describe  Cher growing or lescribe  Describe  Cher growing or lescribe  Describe  Fishing equipme  Describe  Describe  Describe  Allar value of all or lescribe and commercial	farm-raised fish  harvested  nt, implements, machinery, fixtures, and tools of trade  , chemicals, and feed	\$	

James

Case 16-16326 Doc 1

Filed 05/13/16 Entered 05/13/16 15:54:38

 Document Page 16 of 81 umber (if known)

\$ 0.00

\$ 131,546.00

Desc Main

First Name Describe All Property You Own or Have an Interest in That You Did Not List Above Part 7: 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership No. Describe..... Yes. 0.00 \$0.00 54. Add the dollar value of all of your entries from Part 7. Write that number here ...... --> List the Totals of Each Part of this Form Part 8: \$ 155,000,00 55. Part 1: Total real estate, line 2 \$ 3,921.00 56. Part 2: Total vehicles, line 5 \$7,500.00 57. Part 3: Total personal and household items, line 15 \$ 120,125.00 58. Part 4: Total financial assets, line 36 59. Part 5: Total business-related property, line 45 \$ 0.00 \$ 0.00 60. Part 6: Total farm- and fishing-related property, line 52

63. Total of all property on Schedule A/B. Add line 55 + line 62

62. Total personal property. Add lines 56 through 61. .....

61. Part 7: Total other property not listed, line 54

\$286,546.00

\$ 131,546.00

Case 16-16326 Doc 1 Filed 05/13/16 Entered 05/13/16 15:54:38 Desc Main

Fill in this in	formation to iden	tify your case:	
Debtor 1	James	Patrick	Quint
	First Name	Middle Name	Last Name
Debtor 2	Trisha	Marie	Moeri
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court fo	r the : <u>NORTHERN</u> District of	_ILLINOIS (State)
Case Number	г		— (State)
(If known)			

# Official Form 106C

### Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

	emptions are you claiming? Check			
_	ming state and federal nonbankrupto		§ 522(b)(3)	
You are clair	ming federal exemptions. 11 U.S.C.	§ 522(b)(2)		
. For any propert	y you list on <i>Schedule A/B</i> that yo	u claim as exempt, fill in t	the information below.	
·	on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description:	900 Fulton Ave. , Winthrop Harbor, IL 60096 - Primary Residence	\$ <u>140,000</u>	\$ <u>15,000</u>	735 ILCS 5/12-901 - \$15,000.00
Line from Schedule A/B:	01		100% of fair market value, up to any applicable statutory limit	
Brief description:	1995 Mercury Cougar with over 150,000 miles.	\$_500	\$153	735 ILCS 5/12-1001(b) - \$153.00
Line from Schedule A/B:	03		100% of fair market value, up to any applicable statutory limit	
Brief description:	2000 Chrysler Concorde with over 120,000 miles.	\$ <u>1,422</u>	<b></b> \$	735 ILCS 5/12-1001(b) - \$1,422.00
Line from Schedule A/B:	03		100% of fair market value, up to any applicable statutory limit	
Brief description:	2005 Hyundai Elantra with over 130,000 miles.	\$_1,999		735 ILCS 5/12-1001(c) - \$2,400.00
Line from Schedule A/B:	03		100% of fair market value, up to any applicable statutory limit	
Official Form 106C	Record # 708912	Schedule C: T	he Property You Claim as Exempt	Page 1 of 3

Case 16-16326 Doc 1

1 Filed 05/13/16

Entered 05/13/16 15:54:38

Desc Main

Page 2 of 3

Debtor 1

James

Patrick

Middle Name

708912

Record #

Official Form 106C

Document

Last Name

Page 18 of 81 Number (if known)

**Additional Page** Part 2: Brief description of the property and line on Current value of the Amount of the exemption you claim Specific laws that allow exemption Schedule A/B that lists this property portion you own Copy the value from Check only one box for each exemption Schedule A/B 735 ILCS 5/12-1001(b) - \$1,500.00 Brief Furniture, linens, small appliances, description: table & chairs, bedroom set \$ 1,500 Line from 100% of fair market value, up to 06 Schedule A/B: any applicable statutory limit 735 ILCS 5/12-1001(b) - \$3,000.00 Brief Flat screen TVs, computer, printer, \$ 3,000 5,000 music collection, cell phone, description: Electronic samplers, 3 guitars, bass, amps. 100% of fair market value, up to Line from 07 Schedule A/B: any applicable statutory limit Brief 9mm pistol. 735 ILCS 5/12-1001(b) - \$100.00 \$ 100 description: 100% of fair market value, up to Line from 10 Schedule A/B: any applicable statutory limit Brief Everyday clothes 735 ILCS 5/12-1001(a),(e) - \$0.00 \$ 400 description: Line from 100% of fair market value, up to 11 Schedule A/B: any applicable statutory limit 735 ILCS 5/12-1001(b) - \$500.00 Brief Everyday jewelry, costume \$ 500 jewelry, engagement ring, wedding description: Line from 100% of fair market value, up to 12 Schedule A/B: any applicable statutory limit 735 ILCS 5/12-1001(b) - \$0.00 Brief 3 cats, 1 dog, 1 turtle \$\_0 description: Line from 100% of fair market value, up to 13 Schedule A/B: any applicable statutory limit 735 ILCS 5/12-1001(b) - \$25.00 Brief Savings Account, Quorom Federal Credit Union, 25.00 \$ 25 description: Line from 100% of fair market value, up to 17 Schedule A/B: any applicable statutory limit Brief Checking Account, Quorom Federal 735 ILCS 5/12-1001(b) - \$1,300.00 \$ 1,300 Credit Union, 1,300.00 description: Line from 100% of fair market value, up to 17 Schedule A/B: any applicable statutory limit 735 ILCS 5/12-1006 - \$0.00 Brief 401(k) or similar plan, Chase, \$ 900 description: 900.00 Line from 100% of fair market value, up to 21 Schedule A/B: any applicable statutory limit Brief IRA, Fidelity, 5,900.00 735 ILCS 5/12-1006 - \$0.00 \$ 5,900 description: Line from 100% of fair market value, up to 21 Schedule A/B: any applicable statutory limit

Schedule C: The Property You Claim as Exempt

Entered 05/13/16 15:54:38 Desc Main Case 16-16326 Doc 1 Filed 05/13/16

James Debtor 1

Patrick Middle Name

Page 19 of 81 Case Number (if known)

Document Last Name

**Additional Page** Part 2: Brief description of the property and line on Current value of the Amount of the exemption you claim Specific laws that allow exemption portion you own Schedule A/B that lists this property Copy the value from Check only one box for each exemption Schedule A/B Brief IRA, Vanguard, 24,400.00 735 ILCS 5/12-1006 - \$0.00 \$ 24,400 description: Line from 100% of fair market value, up to 21 Schedule A/B: any applicable statutory limit 735 ILCS 5/12-1006 - \$0.00 Brief 401(k) or similar plan, Vanguard, 87,600 87,600.00 description: Line from 100% of fair market value, up to 21 any applicable statutory limit Schedule A/B: 3. Are you claiming a homestead exemption of more than \$155,675? (Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.) Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case? ☐ Yes. 708912 Official Form 106C Record # Schedule C: The Property You Claim as Exempt Page 3 of 3

	nformation to identi	fy your case:	- 1 Eilad 05/12/16	0 of 81			
Debtor 1	James	Patrick	Quint				
	First Name	Middle Name	Last Name				
Debtor 2	Trisha	Marie	Moeri				
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States	Bankruptcy Court for t	the : <u>NORTHERN</u>	District of ILLINOIS				
	. ,		(State)			Check if thi	e ie an
Case Numbe (If known)	r		<del> </del>			amended fi	
	orm 106D	s Who Have	Claims Secured by	Proporty			12
Do any cre	editors have claims heck this box and su	and case number ( secured by your probmit this form to the	,	ou have nothing else to re	port on this form.		
Yes. Fi	ill in all of the informa	ation below.					
	III in all of the informa				Column A	Column A	Column
Part 1s  List all se	List All Secured Clai ecured claims. If a c claim. If more than o	reditor has more tha	n one secured claim, list the credit rticular claim, list the other creditor I order according to the creditors r	s in Part 2.	Column A  Amount of claim  Do not deduct the value of collateral	Column A  Value of collateral that supports this claim	Column C Unsecured portion If any
List all se for each of As much a	List All Secured Clai ecured claims. If a c claim. If more than o	reditor has more tha	rticular claim, list the other creditor	s in Part 2. ame.	Amount of claim Do not deduct the	Value of collateral that supports this	Unsecured portion
List all se for each c As much a	ecured claims. If a colaim. If more than of as possible, list the colaim.	reditor has more tha	rticular claim, list the other creditor I order according to the creditors r	s in Part 2. ame.	Amount of claim  Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
List all se for each of As much :  BK OF  Creditor's 4909 S	ecured claims. If a colaim. If more than of as possible, list the colaim.  AMER  Name  Lavarese Cir	reditor has more tha	rticular claim, list the other creditor I order according to the creditors r	s in Part 2. ame.	Amount of claim  Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
List all se for each c As much a	ecured claims. If a colaim. If more than of as possible, list the colaim.	reditor has more tha	rticular claim, list the other creditor I order according to the creditors r  Describe the property that secu	s in Part 2. ame. res the claim:	Amount of claim  Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
List all se for each of As much :  BK OF  Creditor's 4909 S	ecured claims. If a colaim. If more than of as possible, list the colaim.  AMER  Name  Lavarese Cir	reditor has more tha	rticular claim, list the other creditor I order according to the creditors r  Describe the property that secu  As of the date you file, the claim	s in Part 2. ame. res the claim:	Amount of claim  Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
List all se for each c As much :  BK OF  Creditor's 4909 S  Number	ecured claims. If a calaim. If more than of as possible, list the calaim.  AMER  Name Lavarese Cir  Street	reditor has more tha	rticular claim, list the other creditor I order according to the creditors r  Describe the property that secu  As of the date you file, the claim  Contingent	s in Part 2. ame. res the claim:	Amount of claim  Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
List all se for each of As much :  BK OF  Creditor's 4909 S	ecured claims. If a calaim. If more than of as possible, list the calaim.  AMER  Name Lavarese Cir  Street	reditor has more tha one creditor has a pa claims in alphabetica	rticular claim, list the other creditor I order according to the creditors r  Describe the property that secu  As of the date you file, the claim  Contingent  Unliquidated	s in Part 2. ame. res the claim:	Amount of claim  Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
List all se for each of As much :  BK OF  Creditor's 4909 S  Number  Tampa  City	ecured claims. If a colaim. If more than of as possible, list the colaim.  AMER  Name Eavarese Cir  Street	reditor has more that one creditor has a particular in alphabetical state. The state of the stat	rticular claim, list the other creditor I order according to the creditors r  Describe the property that secu  As of the date you file, the claim Contingent Unliquidated Disputed	s in Part 2. ame. res the claim:	Amount of claim  Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
List all se for each of As much :  2.1 BK OF Creditor's 4909 S Number Tampa City Who owe:	ecured claims. If a colaim. If more than of as possible, list the colaim. AMER Name savarese Cir Street	reditor has more that one creditor has a particular in alphabetical state. The state of the stat	As of the date you file, the claim  Contingent  Unliquidated  Disputed  Nature of Lien. Check all that app	s in Part 2. ame. res the claim:	Amount of claim  Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
. List all se for each c As much :  2.1 BK OF Creditor's 4909 S Number  Tampa City  Who owe:	ecured claims. If a colaim. If more than of as possible, list the colaim.  AMER Name Lavarese Cir Street	reditor has more that one creditor has a particular in alphabetical state. The state of the stat	As of the date you file, the claim  Contingent Unliquidated Disputed Nature of Lien. Check all that app	s in Part 2. ame. res the claim:	Amount of claim  Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
BK OF Creditor's 4909 S Number  Tampa City  Who owe:	ecured claims. If a colaim. If more than of as possible, list the colaim.  AMER Name Street  Street  s the debt? Check one	reditor has more that one creditor has a particular in alphabetical state. The state of the stat	As of the date you file, the claim Contingent Unliquidated Disputed Nature of Lien. Check all that app An agreement you made (such car loan)	s in Part 2. ame.  res the claim:  is: Check all that apply.	Amount of claim  Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
Ent 18  List all se for each of As much at the Asymptotic Asymptot	ecured claims. If a colaim. If more than of as possible, list the colaims. AMER  Name Pavarese Cir Street  s the debt? Check one 1 only 2 only 1 and Debtor 2 only	reditor has more that one creditor has a paclaims in alphabetical state. The state of the state	As of the date you file, the claim Contingent Unliquidated Disputed Nature of Lien. Check all that app An agreement you made (such car loan) Statutory lien (such as tax lien,	s in Part 2. ame.  res the claim:  is: Check all that apply.	Amount of claim  Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
Ent 18  List all se for each of As much at the Asymptotic Asymptot	ecured claims. If a colaim. If more than of as possible, list the colaim.  AMER Name Street  Street  s the debt? Check one	reditor has more that one creditor has a paclaims in alphabetical state. The state of the state	As of the date you file, the claim Contingent Unliquidated Disputed Nature of Lien. Check all that app An agreement you made (such car loan) Statutory lien (such as tax lien, Judgment lien from a lawsuit	s in Part 2. ame.  res the claim:  I is: Check all that apply.  Ily.  as mortgage or secured  mechanic's lien)	Amount of claim  Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
BK OF Creditor's 4909 S Number  Tampa City  Who owe: Debtor Debtor At leas	ecured claims. If a colaim. If more than of as possible, list the colaims. AMER  Name Pavarese Cir Street  s the debt? Check one 1 only 2 only 1 and Debtor 2 only	reditor has more that one creditor has a paclaims in alphabetical state. The state of the state	As of the date you file, the claim Contingent Unliquidated Disputed Nature of Lien. Check all that app An agreement you made (such car loan) Statutory lien (such as tax lien,	s in Part 2. ame.  res the claim:  I is: Check all that apply.  Ily.  as mortgage or secured  mechanic's lien)	Amount of claim  Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any

Fill in Abin i	Caso 16 1		1 Filed 05/12/16	Entered 05/13/16 15:54:38	Desc Main	
Fill In this i	nformation to identify	your case:		1 of 81		
Debtor 1	James	Patrick	Quint			
	First Name	Middle Name	Last Name			
Debtor 2	Trisha	Marie	Moeri			
(Spouse, if filing)	First Name	Middle Name	Last Name			
United State	s Bankruptcy Court for the	a · NODTHEDN Die	etrict of ILLINOIS			
Office State	s bankruptcy Court for the	e . <u>NORTHERN</u> Dis	(State)		По <b>р</b> енти:	talete te en
Case Number	er				<del></del>	this is an
					amende	a filing
Official F	<u> </u>					
Schedule	E/F: Credito	rs Who Have	Unsecured Claims			12/15
ist the other party.  In the street is the street is the street is the street is the street in the street is the street in the street is the street in the street in the street is the street in the s	party to any executory (Official Form 106A/B partially secured clai	y contracts or unexp ) and on Schedule G ms that are listed in it out, number the e our name and case r	pired leases that could result in G: Executory Contracts and Une Schedule D: Creditors Who Have entries in the boxes on the left. A number (if known).	s and Part 2 for creditors with NONPRIORITY cl a claim. Also list executory contracts on Sched expired Leases (Official Form 106G). Do not incl eve Claims Secured by Property. If more space is attach the Continuation Page to this page. On the	<i>lule</i> lude any s	
1 Do any cre	editors have priority u	insecured claims an	nainst vou?			
_		anoccaroa cianno ag	umot you.			
=	So to Part 2.					
∐ Yes.			and a survey the analysis of all and a	ecured claim, list the creditor separately for each	dele Ess	
nonpriority unsecured	y amounts. As much as d claims, fill out the Co	s possible, list the cla ntinuation Page of Pa	nims in alphabetical order according	iority amounts, list that claim here and show both ng to the creditor's name. If you have more than to lds a particular claim, list the other creditors in Pa uction booklet.)  Total claim	wo priority art 3.  Priority	Nonpriority
Part 2:	List All of Your NONPE	RIORITY Unsecured C	laims		amount	amount
	editors have nonprior	ity unsecured claim	s against you?			
No. Y	ou have nothing to rep	oort in this part. Subn	nit this form to the court with your	other schedules.		
nonpriority included in	unsecured claim, list	the creditor separate one creditor holds a p	ly for each claim. For each claim	or who holds each claim. If a creditor has more the listed, identify what type of claim it is. Do not list control it is a list of the lis	claims already	Total claim
4.1 Accou	nt Resolution Services	<u> </u>	Last 4 digits of account number			\$ <u>385.00</u>
Creditor's 1801 N	NW 66th Ave. #200		When was the debt incurred?			
			As of the date you file, the claim	is: Check all that apply.		
Fort La	auderdale F	FL 33313	Contingent			
City		State Zip Code	Unliquidated			
	es the debt? Check one.	5.a.6 2.p 5565	Disputed			
Debtor	r 1 only					
=	r 2 only		Type of NONPRIORITY unsecure	d claim:		
=	r 1 and Debtor 2 only		Student loans			
At leas	st one of the debtors and	another	Obligations arising out of a separate	·		
	k if this claim relates to	а	that you did not report as priority			
	nunity debt nim subject to offest?		Debts to pension or profit-sharing	g plans, and other similar debts		
No	subject to ollest?		0110			
No Vac			Other. Specify	<del></del>		

Filed 05/13/16 Entered 05/13/16 15:54:38 Desc Main Case 16-16326 Doc 1 Page 22 of 81 Case Number (if known) **Document** James Patrick Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page **Total Claim** After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. Americollect **\$** 115.00 Last 4 digits of account number \_ Creditor's Name

1851 S. Alverno Road	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Manitowoc WI 54221	☐ Contingent	
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify	
Yes	Callot. Opcomy	
4.3 Americollect INC	Last 4 digits of account number871C	<u>\$_12.00</u>
Creditor's Name	<del></del>	
Po Box 1566	When was the debt incurred? 2014-2014	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Manitowoc WI 54221		
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Medical Debt	
Yes		
4.4 Americollect INC	Last 4 digits of account number871B	\$ <u>16.00</u>
Creditor's Name	When was the debt incurred? 2014-2014	
Po Box 1566	When was the debt incurred? 2014-2014	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Manitowoc WI 54221	Unliquidated	
City State Zip Code	Disputed	
Who owes the debt? Check one.		
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	<u>_</u>	
No	Other. Specify Medical Debt	
Yes		

Record # 708912

Doc 1 Filed 05/13/16 Entered 05/13/16 15:54:38 Desc Main Case 16-16326 Page 23 of 81 Case Number (if known) **Document** James Patrick Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** 

4.5 Americollect inc	Last 4 digits of account number 440A	\$ <u>23.00</u>
Creditor's Name	*****	
Po Box 1566	When was the debt incurred? 2014-2014	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Manitowoc WI 54221	Unliquidated	
City State Zip Code		
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
<b> </b>		
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other, Specify Medical Debt	
Yes	Other. Specify Medical Debt	
Americalle et INC	Last 4 digits of account number 871G	<b>\$</b> 39.00
4.0	Last 4 digits of account number8/1G	\$_ <del>33.00</del>
Creditor's Name	When was the debt incurred? 2014-2014	
Po Box 1566	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Manitowoc WI 54221	Contingent	
	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	that you did not report as priority claims	
Check if this claim relates to a		
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Medical Debt	
Yes		
4.7 Americollect INC	Last 4 digits of account number871H	<b>\$</b> 48.00
Creditor's Name		
Po Box 1566	When was the debt incurred? 2014-2014	
Number Street		
- Kumbai Susai		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Manitowoc WI 54221	Unliquidated	
City State Zip Code		
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Medical Debt	

Doc 1 Filed 05/13/16 Entered 05/13/16 15:54:38 Desc Main Case 16-16326 Page 24 of 81 **Document** James Patrick Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** 4.8 Americollect INC \$ 70.00 Last 4 digits of account number

4.0		
Creditor's Name	When was the debt incurred? 2011-2012	
Po Box 1566	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Manitowoc WI 54221	Unliquidated	
City State Zip Code	Disputed	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Medical Debt	
Yes	Cutof. Spoorly	
4.9 Americollect INC	Last 4 digits of account number 974G	<b>\$</b> _100.00
Creditor's Name		
Po Box 1566	When was the debt incurred? 2015-2015	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Manitowoc WI 54221	Contingent	
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	that you did not report as priority claims	
Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	Debts to pension of profit-straining plans, and other similar debts	
No	Other. Specify Medical Debt	
Yes	Office. Specify	
4.10 Americollect INC	Last 4 digits of account number 532B	<b>\$</b> _102.00
Creditor's Name	· ———	
Po Box 1566	When was the debt incurred? 2011-2012	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Manitowoc WI 54221	Contingent	
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Medical Debt	
	Outor. Opedity	

Doc 1 Filed 05/13/16 Entered 05/13/16 15:54:38 Desc Main Case 16-16326 Page 25 of 81 Document Patrick James Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Americollect INC \$ 102.00 4.11 Last 4 digits of account number \_ Creditor's Name 2012-2012 Po Box 1566 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent WI 54221 Manitowoc Unliquidated City Zip Code State Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Medical Debt Yes Americollect INC 9134 **\$** 115.00 Last 4 digits of account number Creditor's Name 2012-2012 Po Box 1566 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent 54221 Manitowoc WI Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify Medical Debt Yes Americollect INC 871E \$ 120.00 Last 4 digits of account number Creditor's Name 2014-2014 Po Box 1566 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent

Case 16-16326 Doc 1 Page 26 of 81 Case Number (if known) **Document** James Patrick Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** 

4.14	Americollect INC	Last 4 digits of account number 1969	\$ <u>163.00</u>
	Creditor's Name		
	Po Box 1566	When was the debt incurred? 2014-2014	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Manitowoc WI 54221	Unliquidated	
	City State Zip Code		
<u>v</u>	Vho owes the debt? Check one.	Disputed	
	Debtor 1 only		
[	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
l ř	Debtor 1 and Debtor 2 only	Student loans	
1	=		
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?		
	No	Other. Specify Medical Debt	
	Yes		
4.15	Americollect INC	Last 4 digits of account number 2024	\$ <u>170.00</u>
	Creditor's Name		
	Po Box 1566	When was the debt incurred? 2012-2013	
	Number Street		
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Manitowoc WI 54221	Unliquidated	
	City State Zip Code	Disputed	
Y	Vho owes the debt? Check one.		
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Ιſ	Debtor 1 and Debtor 2 only	Student loans	
l ř	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
1 5			
L	Check if this claim relates to a	that you did not report as priority claims	
l .	community debt	Debts to pension or profit-sharing plans, and other similar debts	
"	s the claim subject to offest?		
	No	Other. Specify Medical Debt	
-	YesYes	0074	. 170.00
4.16	Americollect INC	Last 4 digits of account number 067A	\$ <u>170.00</u>
1	Creditor's Name	2012 2012	
1	Po Box 1566	When was the debt incurred? 2012-2013	
1	Number Street		
		As of the data you file the claim is: Check all that apply	
1		As of the date you file, the claim is: Check all that apply.	
	Manitowoc WI 54221	Contingent	
		Unliquidated	
l v	City State Zip Code  Vho owes the debt? Check one.	Disputed	
	Debtor 1 only	_	
	Debtor 2 only	Type of NONPRIORITY unsecured claim: □	
L	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
1 7	Check if this claim relates to a	that you did not report as priority claims	
"	community debt	Debts to pension or profit-sharing plans, and other similar debts	
l:	s the claim subject to offest?	<u> </u>	
	No	Other. Specify Medical Debt	
1 7	Yes	Other, Specify	

Doc 1 Filed 05/13/16 Entered 05/13/16 15:54:38 Desc Main Case 16-16326 Page 27 of 81 Case Number (if known) **Document** James Patrick Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Americollect INC **\$** 170.00 Last 4 digits of account number \_\_\_\_\_914A

Creditor's Name	When was the debt incurred? 2012-2013	
Po Box 1566	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Manitowoc WI 54221		
City State Zip Code	Unliquidated	
/ho owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
╡	<b>—</b>	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
s the claim subject to offest?		
No	Other. Specify Medical Debt	
Yes		
Americollect INC	Last 4 digits of account number 871A	\$ <u>178.00</u>
Creditor's Name	2014 2014	
Po Box 1566	When was the debt incurred? 2014-2014	
Number Street		
	As of the date you file the claim is: Check all that apply	
	As of the date you file, the claim is: Check all that apply.	
Manitowoc WI 54221	Contingent	
City State Zip Code	Unliquidated	
Vho owes the debt? Check one.	Disputed	
Debtor 1 only	_	
	T (NONDRIORITY	
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	☐ Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
s the claim subject to offest?		
No	Other. Specify Medical Debt	
Yes		
Americollect INC	Last 4 digits of account number 871F	<u>\$ 185.00</u>
Creditor's Name		
Po Box 1566	When was the debt incurred? 2014-2014	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Manitowas WI F4224	Contingent	
Manitowoc WI 54221	Unliquidated	
City State Zip Code  Vho owes the debt? Check one.	Disputed	
_		
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
s the claim subject to offest?		
No	Modical Dobt	
	Other. Specify Medical Debt	
IVec		

Record # 708912

Doc 1 Filed 05/13/16 Entered 05/13/16 15:54:38 Desc Main Case 16-16326 Page 28 of 81 Case Number (if known) **Document** James Patrick Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Americollect INC **\$** 198.00 Last 4 digits of account number

4.20		Last 4 digits of account number	¥
	Creditor's Name	2010 2010	
	Po Box 1566	When was the debt incurred? 2016-2016	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Manitowoc WI 54221		
	City State Zip Code	Unliquidated	
١,	Who owes the debt? Check one.	Disputed	
1 1	¬	_	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
		Obligations arising out of a separation agreement or divorce	
	At least one of the debtors and another	_ , , , , , , , , , , , , , , , , , , ,	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?	_	
	No	Other, Specify Medical Debt	
i	=	Other. Specify Medical Debt	
-	Yes Amarica Hart INC	0440	. 440 00
4.21	Americollect INC	Last 4 digits of account number 8440	<u>\$416.00</u>
1	Creditor's Name	2011 2011	
	Po Box 1566	When was the debt incurred? 2014-2014	
	Number Street		
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Manitowoc WI 54221		
	City State Zip Code	Unliquidated	
١,	Who owes the debt? Check one.	Disputed	
i	<b>¬</b>		
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
		Obligations arising out of a separation agreement or divorce	
!	At least one of the debtors and another		
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
1 1	s the claim subject to offest?		
	No	Other. Specify Medical Debt	
i	=	Other. Specify	
$\vdash$	Yes Americollect INC	1750	<b>↑</b> 502 00
4.22	Americonecting	Last 4 digits of account number <u>1750</u>	\$ <u>503.00</u>
	Creditor's Name	2010 2010	
1	Po Box 1566	When was the debt incurred? 2013-2013	
1	Number Street		
1			
1		As of the date you file, the claim is: Check all that apply.	
		Contingent	
1	Manitowoc WI 54221	Unliquidated	
	City State Zip Code		
1	Who owes the debt? Check one.	Disputed	
1 1	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
i	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
		that you did not report as priority claims	
	Check if this claim relates to a		
1	community debt	Debts to pension or profit-sharing plans, and other similar debts	
!	s the claim subject to offest?		
	No	Other. SpecifyMedical Debt	
	Yes	-r7	

Doc 1 Filed 05/13/16 Entered 05/13/16 15:54:38 Desc Main Case 16-16326 Page 29 of 81 Case Number (if known) Document Patrick James Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Choice Recovery \$ 670.00 Last 4 digits of account number \_ Creditor's Name 2012-2012 1550 Old Henderson Rd St When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Columbus OH 43220 Unliquidated City State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Medical Debt Yes \$ 370.00 Comcast Last 4 digits of account number Creditor's Name 2016 5330 E. 65th St. When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent 46220 Indianapolis IN Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Utility Bills/Cellular Service Other. Specify \_\_\_ Yes Commonwealth Financial 79N1 \$ 163.00 Last 4 digits of account number Creditor's Name 2015-2016 245 Main St When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Dickson City 18519 Unliquidated City State Zip Code Disputed Who owes the debt? Check one.

Case 16-16326 Doc 1 Filed 05/13/16 Entered 05/13/16 15:54:38 Desc Main

Page 30 of 81 **Document** James Patrick Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page

After li	sting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.26	Credit Management	Last 4 digits of account number	<b>\$</b> 745.00
	Creditor's Name		
	P.O. Box 1654	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Green Bay WI 54301	Unliquidated	
	City State Zip Code	Disputed	
'	/ho owes the debt? Check one.		
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
<u> </u>	Debtor 1 and Debtor 2 only	☐ Student loans	
L	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
l .	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?	_	
	No	Other. Specify	
4.07	Yes Dental Associates Kenosha	Local Adjuste of account number	<b>\$</b> 7,000.00
4.27	Creditor's Name	Last 4 digits of account number	<b>5</b> 1,000.00
	7117 Green Bay Rd	When was the debt incurred?	
	Number Street		
	<del></del>	As of the date you file, the claim is: Check all that apply.	
	Kenosha WI 53142	Contingent	
	City State Zip Code	Unliquidated	
v	Vho owes the debt? Check one.	Disputed	
[	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
ΙГ	Debtor 1 and Debtor 2 only	Student loans	
Ī	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Ē	Check if this claim relates to a	that you did not report as priority claims	
-	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls ls	the claim subject to offest?	_	
	No	Other. Specify Medical/Dental Services	
$\Box$	Yes		
4.28	Department of Workforce Dev.	Last 4 digits of account number	\$ <u>1,000.00</u>
	Creditor's Name	When we the debt income do	
	PO Box 7888	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Madiana MI 50700	Contingent	
	Madison WI 53708	Unliquidated	
_ v	City State Zip Code  Vho owes the debt? Check one.	Disputed	
[	Debtor 1 only	<del>_</del>	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
		that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls ls	s the claim subject to offest?	Books to periodori or profit-origining plants, and outlot similar debits	
	No	Other. Specify	
	Yes	Other. Openity	

Filed 05/13/16 Entered 05/13/16 15:54:38 Desc Main Case 16-16326 Doc 1 Page 31 of 81 Case Number (if known) **Document** James Patrick Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** 

4.29	Great Lakes Pathologists, SC	Last 4 digits of account number	<u>\$ 208.00</u>
	Creditor's Name		
	PO Box 78420	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Milwaukee WI 53278	Contingent	
	City State Zip Code	Unliquidated	
l w	Vho owes the debt? Check one.	Disputed	
	Debtor 1 only	_	
1 7	<b>=</b>	T. CHOURSONITY	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	☐ Student loans	
L	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
ΙГ	Check if this claim relates to a	that you did not report as priority claims	
-	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls ls	the claim subject to offest?		
	No	Other. Specify Medical/Dental Services	
	Yes	. ,	
4.30	Illinois State Toll Hwy Auth	Last 4 digits of account number	<b>\$</b> 1,849.00
	Creditor's Name	<del></del>	
1	2700 Ogden Ave.	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Downers Grove IL 60515-1703	Contingent	
		Unliquidated	
w	City State Zip Code  Vho owes the debt? Check one.	Disputed	
l ï	Debtor 1 only		
	╡ '		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
<u> </u>	Debtor 1 and Debtor 2 only	Student loans	
[	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Г	Check if this claim relates to a	that you did not report as priority claims	
-	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls ls	s the claim subject to offest?		
	No	Other. Specify Fines	
	Yes		
4.31	Kenosha Chiropractic Group	Last 4 digits of account number	<b>\$</b> 246.00
	Creditor's Name		
1	4516 52nd Street	When was the debt incurred? 7/2011	
1	Number Street		
1		As of the date you file the plain in Cheek all that are he	
1		As of the date you file, the claim is: Check all that apply.	
1	Kenosha WI 53144	Contingent	
1		Unliquidated	
l w	City State Zip Code  Vho owes the debt? Check one.	Disputed	
	Debtor 1 only		
I =	Debtor 2 only	Type of NONDDIORITY uncoured claim:	
		Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	☐ Student loans	
L	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[	Check if this claim relates to a	that you did not report as priority claims	
-	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls ls	the claim subject to offest?		
	No	Other. Specify	
	Yes		

Case 16-16326 Doc 1 Filed 05/13/16 Entered 05/13/16 15:54:38 Desc Main

Page 32 of 81 Case Number (if known) മൂറ്റument James Patrick Debtor 1

Your NONPRIORITY Unsecured Claims - Continuation Page

After li	After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.  Total Claim			
4.32	MEA AEH Kenosha SC	Last 4 digits of account number	\$ <u>385.00</u>	
	Creditor's Name	When was the debt incurred? 8/2014		
	10400 75th St	when was the dept incurred?		
	Number Street			
		As of the date you file, the claim is: Check all that apply.		
	Kenosha WI 53142	Contingent		
	City State Zip Code	Unliquidated		
_ v	Vho owes the debt? Check one.	Disputed		
[	Debtor 1 only			
Ī	Debtor 2 only	Type of NONPRIORITY unsecured claim:		
Ī	Debtor 1 and Debtor 2 only	Student loans		
Ī	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce		
l i	Check if this claim relates to a	that you did not report as priority claims		
	community debt	Debts to pension or profit-sharing plans, and other similar debts		
ls ls	s the claim subject to offest?	_		
	No	Other. Specify		
	Yes			
4.33	Pendrick Capital Partners	Last 4 digits of account number	<b>\$</b> 34.00	
	Creditor's Name	When was the debt incurred 3/2016		
	625 US-1	When was the debt incurred?		
	Number Street			
		As of the date you file, the claim is: Check all that apply.		
	Karri Mart El 22040	Contingent		
	Key West FL 33040 City State Zip Code	Unliquidated		
_ v	City State Zip Code  Vho owes the debt? Check one.	Disputed		
[	Debtor 1 only			
Ī	Debtor 2 only	Type of NONPRIORITY unsecured claim:		
Ī	Debtor 1 and Debtor 2 only	Student loans		
li	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce		
1	Check if this claim relates to a	that you did not report as priority claims		
	community debt	Debts to pension or profit-sharing plans, and other similar debts		
19	s the claim subject to offest?			
	No	Other. Specify		
$\square$	Yes			
4.34	Pentagon Federal CR UN	Last 4 digits of account number NULL	\$ <u>48,922.00</u>	
	Creditor's Name	When was the debt incurred? 2007-2012		
	Po Box 1432	when was the dept incurred?		
	Number Street			
		As of the date you file, the claim is: Check all that apply.		
	Alexandria VA 22313	Contingent		
		Unliquidated		
_ v	City State Zip Code  Vho owes the debt? Check one.	Disputed		
	Debtor 1 only			
Debtor 2 only		Type of NONPRIORITY unsecured claim:		
[	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce		
1	Check if this claim relates to a	that you did not report as priority claims		
"	community debt	Debts to pension or profit-sharing plans, and other similar debts		
15	s the claim subject to offest?	<del>-</del>		
	No	Other. Specify Credit Card or Credit Use		
	Yes			

Case 16-16326 Doc 1 Filed 05/13/16 Entered 05/13/16 15:54:38 Desc Main Page 33 of 81 Case Number (if known) Document Patrick James Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Round TWO Recovery LLC **\$** 16.00 Last 4 digits of account number Creditor's Name 2014-2014 3680 E I 240 Service Rd When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Oklahoma City OK 73135 Unliquidated State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Medical Debt Yes Round TWO Recovery LLC 6925 **\$** 16.00 Last 4 digits of account number 4.36 2014-2014 3680 E I 240 Service Rd When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent OK 73135 Oklahoma City Unliquidated State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify Medical Debt Yes

ST Catherines WALK IN Services 7773 \$ 187.00 Last 4 digits of account number 4.37 2015-2015 9550 Regency Square Blvd When was the debt incurred? Street Number As of the date you file, the claim is: Check all that apply. Contingent Jacksonville 32225 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify \_\_\_Collecting for Creditor

Doc 1 Filed 05/13/16 Entered 05/13/16 15:54:38 Desc Main Case 16-16326 Page 34 of 81 Case Number (if known) **Document** James Patrick Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** 

4.38	State Collection Servi	Last 4 digits of account number	9796	<b>\$</b> 106.00
	Creditor's Name		0040 0040	
	2509 S Stoughton Rd	When was the debt incurred?	2012-2012	
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
		Contingent		
	Madison WI 53716	Unliquidated		
١.,	City State Zip Code	Disputed		
ľ	Who owes the debt? Check one.			
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured o	claim:	
	Debtor 1 and Debtor 2 only	Student loans		
L	At least one of the debtors and another	Obligations arising out of a separati	-	
[	Check if this claim relates to a	that you did not report as priority cla		
Ι.	community debt s the claim subject to offest?	Debts to pension or profit-sharing pl	lans, and other similar debts	
l i	No	Madical Daht		
	Yes	Other. Specify Medical Debt		
4.39	State Collection Servi	Last 4 digits of account number	2723	<b>\$</b> 129.00
4.59	Creditor's Name		<del></del>	·
	2509 S Stoughton Rd	When was the debt incurred?	2014-2014	
	Number Street			
		As of the date you file, the claim is:	Check all that apply	
			Check all that apply.	
	Madison WI 53716	Contingent		
	City State Zip Code	Unliquidated		
\ <u>\</u>	Who owes the debt? Check one.	Disputed		
<u> </u>	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured of	claim:	
	Debtor 1 and Debtor 2 only	Student loans		
[	At least one of the debtors and another	Obligations arising out of a separati	on agreement or divorce	
	Check if this claim relates to a	that you did not report as priority cla	aims	
	community debt	Debts to pension or profit-sharing pl	lans, and other similar debts	
	s the claim subject to offest?	<u></u>		
	No	Other. Specify Medical Debt		
4	Yes State Collection Servi	Loot 4 digito of committee with the	9791	<b>\$</b> 308.00
4.40	Creditor's Name	Last 4 digits of account number		Ψ_000.00
	2509 S Stoughton Rd	When was the debt incurred?	2014-2014	
	Number Street		<del></del>	
		As of the date you file, the claim is:	Check all that apply.	
	Madison WI 53716	Contingent		
	City State Zip Code	Unliquidated		
\ \ \	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured of	claim:	
	Debtor 1 and Debtor 2 only	Student loans		
[	At least one of the debtors and another	Obligations arising out of a separati	on agreement or divorce	
i	Check if this claim relates to a	that you did not report as priority cla	aims	
'	community debt	Debts to pension or profit-sharing pl	lans, and other similar debts	
!	s the claim subject to offest?			
	No	Other. Specify Medical Debt		
	IVos			

Doc 1 Filed 05/13/16 Entered 05/13/16 15:54:38 Desc Main Case 16-16326 Page 35 of 81 Case Number (if known) Document Patrick James Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** State Collection Servi **\$** 438.00 Last 4 digits of account number Creditor's Name 2015-2015 2509 S Stoughton Rd When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Madison WI 53716 Unliquidated City Zip Code State Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Medical Debt Yes State Collection Servi \$ 1,123.00 Last 4 digits of account number 4.42 Creditor's Name 2012-2012 2509 S Stoughton Rd When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Madison 53716 WI Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify Medical Debt Yes Uhs-St. Catherines Campus 7774 \$ 169.00 Last 4 digits of account number 4.43 Creditor's Name 2015-2015 9550 Regency Square Blvd When was the debt incurred? Street Number As of the date you file, the claim is: Check all that apply. Contingent Jacksonville 32225 Unliquidated City State Zip Code Disputed Who owes the debt? Check one.

Doc 1 Filed 05/13/16 Entered 05/13/16 15:54:38 Desc Main Case 16-16326 Page 36 of 81 Case Number (if known) **Document** James Patrick Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Uhs-St. Catherines Campus **\$** 169.00 Last 4 digits of account number \_\_\_\_

Creditor's Name	2040 2040	
9550 Regency Square Blvd	When was the debt incurred? 2016-2016	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Jacksonville FL 32225	Unliquidated	
City State Zip Code		
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
	Turns of NONDRIORITY and a suited	
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	Debts to pension of profit-sharing plans, and other similar debts	
	_	
No	Other. Specify Collecting for Creditor	
Yes		
United Hospital System	Last 4 digits of account number	\$ <u>70.00</u>
Creditor's Name		
6308 8th Ave.	When was the debt incurred? 1/2013	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Kenosha WI 53143		
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Medical/Dental Services	
Yes		
United Hospital System	Last 4 digits of account number	<b>\$</b> 73.00
	Lust 7 digits of account number	<u> </u>
Creditor's Name	When we the debt in sumed?	
6308 8th Ave.	When was the debt incurred?	
Number Street		
	As a false data constitue the alleles has Object all the	
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Kenosha WI 53143	Unliquidated	
City State Zip Code		
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
<b>=</b>	Type of NONDBIORITY unpopured plaims	
Debtor 2 only	Type of NONPRIORITY unsecured claim: □	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	that you did not report as priority claims	
Check if this claim relates to a		
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. SpecifyMedical/Dental Services	
Yes	··· /	
_		

Case 16-16326 Doc 1 Filed 05/13/16 Entered 05/13/16 15:54:38 Desc Main

Page 37 of 81 Case Number (if known) മൂറ്റുument James Patrick Debtor 1

Your NONPRIORITY Unsecured Claims - Continuation Page

sting any entries on this page, number them	beginning with 4.4, followed by 4.5, and so forth.	Total Cla
United Hospital System	Last 4 digits of account number	\$ <u>79.00</u>
Creditor's Name		
6308 8th Ave.	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Kenosha WI 53143	Unliquidated	
City State Zip Code	Disputed	
ho owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
the claim subject to offest?	_	
No J.,	Other. Specify Medical/Dental Services	
Yes United Hospital System	Loot 4 digits of coccupt number	<b>\$</b> 169.00
Creditor's Name	Last 4 digits of account number	\$_103.00
9555 76th St	When was the debt incurred? 11/2015	
Number Street		
Number Succe		
	As of the date you file, the claim is: Check all that apply.	
Pleasant Prairie WI 53158	Contingent	
City State Zip Code	Unliquidated	
ho owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
the claim subject to offest?		
No	Other. Specify Medical/Dental Services	
Yes		
United Hospital System	Last 4 digits of account number	\$ <u>169.00</u>
Creditor's Name	When was the debt incurred? 2/2016	
9555 76th St	When was the debt incurred? 2/2016	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Discount Projets	Contingent	
Pleasant Prairie WI 53158	Unliquidated	
City State Zip Code ho owes the debt? Check one.	Disputed	
Debtor 1 only	<del>_</del>	
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Dbligations arising out of a separation agreement or divorce	
	that you did not report as priority claims	
Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
the claim subject to offest?	Debts to pension of profit-straining plans, and other similar debts	
No	Other Specify Medical/Dental Services	
Ves	Other. Specify Medical/Dental Services	

		Case 16-16326	Doc 1	Filed 05/13/16	Entered 05/13/16 15:54:38	Desc Main
Debtor 1	James	Patrick		<b>Document</b>	Page 38 of 81 Case Number (if known)	
	First Name	Middle Name		Last Name		
Part 2:	Your	NONPRIORITY Unsecured Clai	ms - Continua	tion Page		

After li	sting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.50	United Hospital System	Last 4 digits of account number	\$ <u>187.00</u>
	Creditor's Name	When was the debt incurred? 11/2015	
	6308 8th Ave.	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Kenosha WI 53143	Unliquidated	
_ v	City State Zip Code  Vho owes the debt? Check one.	Disputed	
Ιċ	Debtor 1 only		
l i	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	= '	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce	
	At least one of the debtors and another		
L	Check if this claim relates to a community debt	that you did not report as priority claims	
19	s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	Other. Specify Medical/Dental Services	
	Yes	Other. Specify	
4.51	United Hospital System	Last 4 digits of account number	\$ 206.00
1.01	Creditor's Name		
	6308 8th Ave.	When was the debt incurred? 8/2013	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Kenosha WI 53143	Unliquidated	
	City State Zip Code		
\ <u>\</u>	/ho owes the debt? Check one.	Disputed	
<u> </u>	Debtor 1 only		
<u> </u>	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
[	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
"	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls	s the claim subject to offest?		
	No	Other. Specify Medical/Dental Services	
$\vdash$	Yes		<b>•</b> 261.00
4.52	United Hospital System	Last 4 digits of account number	<u>\$ 261.00</u>
	Creditor's Name 6308 8th Ave.	When was the debt incurred? 7/2014	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Kenosha WI 53143	Contingent	
		Unliquidated	
v	City State Zip Code  Vho owes the debt? Check one.	Disputed	
Г	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
1	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	=	that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls	s the claim subject to offest?		
	No	Other. Specify Medical/Dental Services	
	Yes	5.1.5.1 Spoonly	

		Case 16-16326	Doc 1	Filed 05/13/16	Entered 05/13/16 15:54:	38 Desc Ma	in
Debtor 1	James	Patrick		ପୁରୁଦ୍ଦument	Page 39 of 81 (if known)		
	First Name	Middle Name		Last Name			
Part 2:	Your	NONPRIORITY Unsecured Cla	ims - Continua	tion Page			
After listin	ng any er	ntries on this page, number t	hem beginnir	ng with 4.4, followed by 4.5	5, and so forth.		

After li	sting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.53	United Hospital System	Last 4 digits of account number	\$ <u>371.00</u>
	Creditor's Name	When was the debt incurred 2 6/2014	
	6308 8th Ave.	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Kenosha WI 53143	Contingent	
	City State Zip Code	Unliquidated	
V	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls is	s the claim subject to offest?		
	No	Other. Specify Medical/Dental Services	
4.54	Yes United Hospital System	Local Adjusta of account number	<b>\$</b> 413.00
4.54	Creditor's Name	Last 4 digits of account number	Ψσ.σ
	6308 8th Ave.	When was the debt incurred? 6/2014	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Kenosha WI 53143	Unliquidated	
	City State Zip Code	Disputed	
Y	Vho owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[	Check if this claim relates to a	that you did not report as priority claims	
1 19	community debt s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
Î	No	Other. Specify Medical/Dental Services	
lī	Yes	Other: Specify	
4.55	United Hospital System	Last 4 digits of account number	<b>\$</b> 527.00
	Creditor's Name		
	6308 8th Ave.	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Kenosha WI 53143	Unliquidated	
V	City State Zip Code  Who owes the debt? Check one.	Disputed	
İ	Debtor 1 only	<del>_</del>	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
7	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
"	community debt	Debts to pension or profit-sharing plans, and other similar debts	
<u> </u>	s the claim subject to offest?		
	No	Other. Specify Medical/Dental Services	
	Yes		

		Case 16-16326	Doc 1	Filed 05/13/16	Entered 05/13/16 15:54:3	38 Desc Main
Debtor 1	James	Patrick		ପୁରୁଦ୍ଦument	Page 40 of 81 (if known)	
	First Name	Middle Name		Last Name		
Part 2:	Your	NONPRIORITY Unsecured Cla	ims - Continua	tion Page		
After listin	ng any er	ntries on this page, number t	hem beginnir	ng with 4.4, followed by 4.5	5, and so forth.	

After li	sting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.56	United Hospital System	Last 4 digits of account number	\$ <u>637.00</u>
	Creditor's Name	When was the debt incurred 2 6/2014	
	6308 8th Ave.	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Maranta MI 50440	Contingent	
	Kenosha WI 53143	Unliquidated	
_ v	City State Zip Code  Vho owes the debt? Check one.	Disputed	
Г	Debtor 1 only	_	
Ī	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
li	Debtor 1 and Debtor 2 only	Student loans	
li	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
"	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls	the claim subject to offest?	_ ······	
	No	Other. Specify Medical/Dental Services	
	Yes	, /	
4.57	United Hospital System	Last 4 digits of account number	<u>\$ 2,104.00</u>
	Creditor's Name	6/2014	
	6308 8th Ave.	When was the debt incurred? 6/2014	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Kenosha WI 53143	Unliquidated	
v	City State Zip Code  Vho owes the debt? Check one.	Disputed	
İř	Debtor 1 only		
	╡ '	Time of NONDRIORITY in account of all in a	
}	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
L	Check if this claim relates to a	that you did not report as priority claims	
10	community debt s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
ľ	No	Other. Specify Medical/Dental Services	
l	Yes	Other. Specify Medical/Dental Services	
4.58	Verizon Wireless	Last 4 digits of account number NULL	<b>\$</b> 612.00
4.00	Creditor's Name		
	Po Box 49	When was the debt incurred? 2010-2016	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Lakeland FL 33802	Unliquidated	
	City State Zip Code		
<u> </u>	/ho owes the debt? Check one.	Disputed	
	Debtor 1 only		
<u> </u>	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
[	Debtor 1 and Debtor 2 only	Student loans	
[	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls	s the claim subject to offest?		
	No	Other. Specify Unknown Credit Extension	
	Yes		

Case 16-16326 Doc 1 Filed 05/13/16 Entered 05/13/16 15:54:38 Desc Main

Page 41 of 81 **Document** James Patrick Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page

After li	sting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.59	Village of Kenosha	Last 4 digits of account number	\$ <u>1,000.00</u>
	Creditor's Name	When we the debt is some 10	
	625 52nd Street	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Managha WII 52440	Contingent	
	Kenosha         WI         53140           City         State         Zip Code	Unliquidated	
v	City State Zip Code  Vho owes the debt? Check one.	Disputed	
Г	Debtor 1 only		
Ī	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Ī	Debtor 1 and Debtor 2 only	Student loans	
li	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
l i	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
19	s the claim subject to offest?		
	No	Other. Specify Fines	
	Yes	<del>-</del>	000.00
4.60	Village of Lakemoor	Last 4 digits of account number	<u>\$ 200.00</u>
	Creditor's Name	When was the debt incurred? 2012	
	27901 W. Concrete Dr	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Lakemoor IL 60041	Contingent	
	City State Zip Code	Unliquidated	
V	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Ī	Debtor 1 and Debtor 2 only	Student loans	
Ī	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
lī	Check if this claim relates to a	that you did not report as priority claims	
-	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls	s the claim subject to offest?		
	No	Other. Specify	
<b></b>	Yes	4520	<b>*</b> 27.00
4.61	Virtuoso Sourcing GROU	Last 4 digits of account number4538	\$ <u>27.00</u>
	Creditor's Name 4500 E Cherry Creek Sout	When was the debt incurred? 2014-2014	
	Number Street		
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Denver CO 80246	Contingent	
	City State Zip Code	Unliquidated	
v	Who owes the debt? Check one.	Disputed	
[	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
[	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Ī	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls	s the claim subject to offest?	_	
	No	Other. SpecifyMedical Debt	
	Yes		

Case 16-16326 Doc 1 Filed 05/13/16 Entered 05/13/16 15:54:38 Desc Main Page 42 of 81 Case Number (if known) Document Patrick James Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Virtuoso Sourcing GROU **\$** 169.00 Last 4 digits of account number \_ Creditor's Name 2014-2014 4500 E Cherry Creek Sout When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent CO 80246 Denver Unliquidated City State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Medical Debt Yes Virtuoso Sourcing GROU 5042 **\$** 187.00 Last 4 digits of account number 4.63 2014-2014 4500 E Cherry Creek Sout When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply.

Contingent 80246 Denver CO Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify Medical Debt Yes Vista Imaging Associates \$ 62.00 Last 4 digits of account number 4.64 Creditor's Name 10/2012 1324 N. Sheridan Rd When was the debt incurred? Street Number As of the date you file, the claim is: Check all that apply. Contingent Waukegan 60085 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify \_

Doc 1 Filed 05/13/16 Entered 05/13/16 15:54:38 Desc Main Case 16-16326 Page 43 of 81 Case Number (if known) **Document** James Patrick Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** 

4.65 Visia imaging Associates	Last 4 digits of account number	\$ <u>79.00</u>
Creditor's Name		
1324 N. Sheridan Rd	When was the debt incurred? 10/2011	
Number Street		
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Waukegan IL 60085		
	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
_		
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	<del>_</del>	
No	Other Consists	
Yes	Other. Specify	
\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\		<b>\$</b> 100.00
1.00	Last 4 digits of account number	\$ <u>_100.00</u>
Creditor's Name		
500 S Fish Lake Rd	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Volo IL 60073	Unliquidated	
City State Zip Code		
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
	T. CHANDIANTY	
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
Check if this claim relates to a	Debts to pension or profit-sharing plans, and other similar debts	
community debt	Debts to pension of profit-sharing plans, and other similar debts	
Is the claim subject to offest?	_	
No	Other. Specify Fines	
Yes		
4.67 WE Energies	Last 4 digits of account number	<b>\$</b> 1,000.00
Creditor's Name		
333 W. Everett Street	When was the debt incurred?	
Number Street		
Room A130	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Milwaukee WI 53203		
	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
	Obligations arising out of a separation agreement or divorce	
At least one of the debtors and another	<del>_</del>	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Utility Bills/Cellular Service	
Yes	Other, Specify Ship Solidian Solvido	
L res		

Case 16-16326

Document

Doc 1 Filed 05/13/16 Entered 05/13/16 15:54:38 Desc Main Page 44 of 81

James Debtor 1

Patrick

	ę.

List Others to Be Notified for a Debt That You Already Listed

Line1 of (Check one):  Last 4 digits of account number  On which entry in Part 1 or Part 2  Line2 of (Check one):  Last 4 digits of account number	
On which entry in Part 1 or Part 2 Line 2 of (Check one):	R list the original creditor?  Part 1: Creditors with Priority Unsecured Claims
On which entry in Part 1 or Part 2 Line 2 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Line 2 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Line 2 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Last 4 digits of account number	Part 2: Creditors with Nonpriority Unsecured Claims
Last 4 digits of account number	
On which entry in Part 1 or Part 2	list the original creditor?
Line 24 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
	Part 2: Creditors with Nonpriority Unsecured Claims
Last 4 digits of account number	
On which entry in Part 1 or Part 2	list the original creditor?
Line 26 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
	Part 2: Creditors with Nonpriority Unsecured Claims
Last 4 digits of account number	
On which entry in Part 1 or Part 2	? list the original creditor?
Line 29 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
	Part 2: Creditors with Nonpriority Unsecured Claims
Last 4 digits of account number	
On which entry in Part 1 or Part 2	list the original creditor?
Line 30 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
	Part 2: Creditors with Nonpriority Unsecured Claims
	Last 4 digits of account number  On which entry in Part 1 or Part 2  Line 29 of (Check one):  Last 4 digits of account number  On which entry in Part 1 or Part 2

Doc 1 Filed 05/13/16 Entered 05/13/16 15:54:38 Desc Main Case 16-16326 Page 45 of 81 Case Number (if known) **Document** 

James Debtor 1 Last Name Oliver Adjustment Co. On which entry in Part 1 or Part 2 list the original creditor? Name 3416 Roosevelt Rd Line 31 of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims Street Number WI 53143 Kenosha Last 4 digits of account number \_\_\_\_ \_\_\_ State Zip Code City **ARS Account Resolution** On which entry in Part 1 or Part 2 list the original creditor? Name 1801 NW 66th Ave Part 1: Creditors with Priority Unsecured Claims Line 32 of (Check one): Part 2: Creditors with Nonpriority Unsecured Claims Street Number Fort Lauderdale FL 33313 Last 4 digits of account number \_ State Zip Code City Virtuoso Sourcing Group On which entry in Part 1 or Part 2 list the original creditor? Name 4500 Cherry Creek Dr S Part 1: Creditors with Priority Unsecured Claims Line 33 of (Check one): Part 2: Creditors with Nonpriority Unsecured Claims Number Street Suite 300 Denver CO 80246 Last 4 digits of account number \_\_\_ State Zip Code City Lake County Clerk On which entry in Part 1 or Part 2 list the original creditor? Line 34 \_ of (Check one): Part 1: Creditors with Priority Unsecured Claims 18 N. County St. Rm 101 Part 2: Creditors with Nonpriority Unsecured Claims Number Street Waukegan IL 60085 NULL Last 4 digits of account number \_\_\_\_ State Zip Code Abrams, Leonard O. On which entry in Part 1 or Part 2 list the original creditor? Line 34 of (Check one): Part 1: Creditors with Priority Unsecured Claims 180 W. Washington St. Part 2: Creditors with Nonpriority Unsecured Claims Number Street Last 4 digits of account number \_\_\_\_ NULL 60602 Chicago IL City State Zip Code Oliver Adjustment Co. On which entry in Part 1 or Part 2 list the original creditor? Name 3416 Roosevelt Rd Part 1: Creditors with Priority Unsecured Claims Line 45 of (Check one): Part 2: Creditors with Nonpriority Unsecured Claims Street Number Kenosha WI 53143 Last 4 digits of account number \_\_\_\_\_ State Zip Code Central Credit Services Inc. On which entry in Part 1 or Part 2 list the original creditor? Name PO Box 15118 Part 1: Creditors with Priority Unsecured Claims Line 46 of (Check one): Part 2: Creditors with Nonpriority Unsecured Claims Number Street Jacksonville FL 32239 Last 4 digits of account number City State Zip Code

Doc 1 Filed 05/13/16 Entered 05/13/16 15:54:38 Desc Main Case 16-16326 Page 46 of 81 (if known) **Document** James Patrick Debtor 1 Middle Name Last Name MCSI On which entry in Part 1 or Part 2 list the original creditor? Name 7330 College Dr. Line 49 of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims Street Number IL 60463 Palos Heights Last 4 digits of account number \_ City State Zip Code AR Resources On which entry in Part 1 or Part 2 list the original creditor? Name 1777 Sentry Pkwy W Line 53 of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims Street Number

Last 4 digits of account number \_

PA 19422

State Zip Code

Blue Bell

City

Doc 1 Filed 05/13/16 Entered 05/13/16 15:54:38 Desc Main Case 16-16326 Page 47 of 81

Schedule E/F: Creditors Who Have Unsecured Claims

James Debtor 1

Patrick

Document

Add the Amounts for Each Type of Unsecured Claim

			Total claim
Total claims rom Part 1	6a. Domestic support obligations	6a.	\$0.00
	6b. Taxes and Certain other debts you owe the government	6b.	\$0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. <b>Other.</b> Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00
	6e. <b>Total.</b> Add lines 6a through 6d.	6e.	\$0.00
			Total claim
Total claims from Part 2	6f. Student loans	6f.	\$0.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00
	6i. <b>Other.</b> Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$
	6j. <b>Total.</b> Add lines 6f through 6i.	6j.	\$

Fil	I in this in	Caso 16 formation to iden		Filad 05/12/16	Entered 05/13/16 8 of 81	15:54:38	Desc Main	
					0 01 01			
De	ebtor 1	James First Name	Patrick  Middle Name	Quint  Last Name				
D	ebtor 2	Trisha	Marie	Moeri				
(Sp	oouse, if filing)	First Name	Middle Name	Last Name				
Uı	nited States	Bankruptcy Court for	r the : <u>NORTHERN</u> District of _				_	
	ase Number			(State)			Check if this is	an
	f known)	4000					amended filing	
<u>Off</u>	icial Fo	orm 106G						12/15
Be as nforradditi	complete nation. If n ional pages o you hav No. Ch Yes. Fill	and accurate as a nore space is need as, write your name any executory of eck this box and so him all of the information ely each person of the executory of the information and so him all of the information of the executors are not expensed to the expensed to the executors are not expensed to the executors are	possible. If two married people ded, copy the additional page, e and case number (if known). contracts or unexpired leases? submit this form to the court with mation below even if the contractor company with whom you havell phone). See the instruction	e are filing together, bot fill it out, number the e your other schedules. Y ts or leases are listed in ve the contract or lease	n are equally responsible for sontries, and attach it to this page ou have nothing else to report of schedule A/B: Property (Official Then state what each contract	e. On the top of an on this form. Il Form 106A/B)	iny	
	nexpired le		nom you have the contract or I	ease	State what the	e contract or lease	e is for	
2.1								
	Name							
	Number	Street			-			
	City		State Zip	Code	-			
2.2	,							
2.2	Name							
	Number	Street						
	City		State Zip	Code				
2.3								
	Name							
	Number	Street			-			
	City		State Zip	Code				
	,							
2.4								
	Name							
	Number	Street			-			
	City		State Zip	Code	-			
2.5								
	Name							
	Number	Street			-			

State Zip Code

City

Official Form 106G

Case 16-16326 Doc 1 Filed 05/13/16 Entered 05/13/16 15:54:38 Desc Main

Fill in this in	formation to iden	tify your case:	
Debtor 1	James	Patrick	Quint
	First Name	Middle Name	Last Name
Debtor 2	Trisha	Marie	Moeri
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for	r the : <u>NORTHERN</u> District of	_ <u>ILLINOIS(State)</u>
Case Number	r		(State)
(If known)			

## Official Form 106H

Schedule H: Your Codebtors 12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

uiiy 7	duitio	narr ages, write your name an	d case number (ii known). Answer	every question.	
1. [	Oo you	have any codebtors? (If you a	re filing a joint case, do not list eithe	r spouse as a codebto	or.)
	No.	3			
			d in a community property state or Nevada, New Mexico, Puerto Rico, T	= :	ty property states and territories include nd Wisconsin.)
	No.	Go to line 3.			
	Yes	s. Did your spouse, former spou	use, or legal equivalent live with you	at the time?	
		Yes. Inwhich community state	e or territory did you live?	Fill in th	ne name and current address of that person.
		Name of your spouse, former spouse or	legal equivalent		
		Number Street			
		City	State	Zip Code	
	Schedu Schedu	=	only if that person is a guarantor or edule E/F (Official Form 106E/F), o at Column 2.	_	-
3.1					Schedule D, line
	Name	9			Schedule E/F, line
	Num	ber Street			Schedule G, line
	City		State	Zip Code	
3.2					Schedule D, line
	Name	9			Schedule E/F, line
	Num	ber Street			Schedule G, line
	City		State	Zip Code	
3.3					Schedule D, line
	Name				Schedule E/F, line
	Num	ber Street			Schedule G, line
	City		State	Zip Code	

Official Form 106H Record # 708912 Schedule H: Your Codebtors Page 1 of 1

Case 16-16326 Doc 1 Filed 05/13/16 Entered 05/13/16 15:54:38 Desc Main

Fill in this in	First Name Middle Name Last Name  abtor 2 Trisha Marie Moeri  ouse, if filing) First Name Middle Name Last Name  sited States Bankruptcy Court for the :NORTHERN DISTRICT OF ILLINOIS_  use Number			
Debtor 1	James	Patrick	Quint	
	First Name	Middle Name	Last Name	
Debtor 2	Trisha	Marie	Moeri	_
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States Case Number		r the : <u>NORTHERN DISTRICT (</u>	DF ILLINOIS	Check if this is
(If known)				An amen
				A suppler

Che	ck if this is:
	An amended filing
	A supplement showing post-petition
	chapter 13 income as of the following date:
	MM / DD / YYYY

## Official Form 106I

### **Schedule I: Your Income**

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	Describe Employment				
1.	Fill in your employment information		Debtor 1		Debtor 2 or non-filing spouse
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	X Employed Not employed		Employed  X Not employed
	Include part-time, seasonal, or self-employed work.	Occupation	<u>ΙΤ</u>		
	Occupation may Include student or homemaker, if it applies.	Employers name Employers address	Capital One	Dr. Dowell 42077 04	
		Employers address	Richmond, VA 232	Dr., Payroll 12077-04 238	
		How long employed there?	1 year		
Pa	rt 2: Give Details About Monthl	y Income			
	Estimate monthly income as of the spouse unless you are separated. If you or your non-filing spouse har lines below. If you need more space	ve more than one employer, comb	ine the information for a		
				For Debtor 1	For Debtor 2 or non-filing spouse
2.		y and commissions (before all pa calculate what the monthly wage w	-	\$6,601.83	\$0.00
3.	Estimate and list monthly overti	те рау.		\$0.00	\$0.00
4.	Calculate gross income. Add line	e 2 + line 3.		\$6,601.83	\$0.00

 Official Form 106I
 Record #
 708912
 Schedule I: Your Income
 Page 1 of 2

Case 16-16326 Doc 1 Filed 05/13/16 Entered 05/13/16 15:54:38 Desc Main Document Page 51 of 81

Debtor 1

James Patrick Quint

First Name Middle Name Last Name

Case Number (if known)

		For Debtor 1	For Debtor 2 or non-filing spouse	
Copy line 4 here	4.	\$6,601.83	\$0.00	
5. List all payroll deductions:				
5a. Tax, Medicare, and Social Security deductions	5a.	\$1,431.45	\$0.00	
5b. Mandatory contributions for retirement plans	5b.	\$0.00	\$0.00	
5c. Voluntary contributions for retirement plans	5c.	\$221.76	\$0.00	
5d. Required repayments of retirement fund loans	5d.	\$0.00	\$0.00	
5e. Insurance	5e.	\$311.31	\$0.00	
5f. Domestic support obligations	5f.	\$0.00	\$0.00	
5g. Union dues	5g.	\$0.00	\$0.00	
5h. Other deductions. Specify: Life Insurance(D1), Bonus(D1),	5h.	\$707.16	\$0.00	
6. <b>Add the payroll deductions</b> . Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$2,671.67	\$0.00	
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$3,930.16	\$0.00	
8. List all other income regularly received:		ψο,σσο. το	ψ0.00	
8a. Net income from rental property and from operating a business,				
profession, or farm				
Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total				
	0-	<b>#0.00</b>	<b>#0.00</b>	
monthly net income.	8a. —	\$0.00	\$0.00	
8b. Interest and dividends	8b	\$0.00	\$0.00	
8c. Family support payments that you, a non-filing spouse, or a	8c. —	\$ 0.00	\$ 0.00	
dependent regularly receive  Include alimony, spousal support, child support, maintenance, divorce				
settlement, and property settlement.  8d. Unemployment compensation	04	<b>#</b> 0.00	<b>#</b> 0.00	
8d. Unemployment compensation  8e. Social Security	8d. 	\$0.00	\$0.00	
•	8e. —	\$0.00	\$748.00	
8f. Other government assistance that you regularly receive	8f. —	\$0.00	\$0.00	
Include cash assistance and the value (if known) of any non-cash				
assistance that you receive, such as food stamps (benefits under the				
Supplemental Nutrition Assistance Program) or housing subsidies.				
8g. Pension or retirement income	9.4	<b>60.00</b>	<b>\$0.00</b>	
	8g. —	\$0.00	\$0.00	
, ,	8h. 	\$0.00	\$0.00	
9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9	\$0.00	\$748.00	
10. Calculate monthly income. Add line 7 + line 9.	10.	\$3,930.16	+ \$748.00 =	\$4,678.16
Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	<u> </u>	40,000.10	ψ. 10100	ψ <del>4</del> ,070.10
11. State all other regular contributions to the expenses that you list in Schedule Include contributions from an unmarried partner, members of your household, you other friends or relatives.  Do not include any amounts already included in lines 2-10 or amounts that are no specific.	our dependen ot available to		n Schedule J.	
Specify:			1	1. \$0.00
12. Add the amount in the last column of line 10 to the amount in line 11. The res Write that amount on the Summary of Schedules and Statistical Summary of Ce		•	it applies 1	2. \$4,678.16
13. Do you expect an increase or decrease within the year after you file this form	?			
No.				
X Yes. Explain: Debtor expects a shift differential reduction as of	June or Jul	ly 2016. Schedule I r	reflects the differential.	

Case 16-16326 Doc 1 Filed 05/13/16 Entered 05/13/16 15:54:38 Desc Main Document Page 52 of 81

	normation to identity your					
Debtor 1	James	Patrick	Quint	Check if this is:		
	First Name	Middle Name	Last Name	An ameno	led filing	
Debtor 2	Trisha	Marie	Moeri	A supplen	nent showing post	t-petition chapter 13
(Spouse, if filing)	First Name	Middle Name	Last Name	income as	s of the following of	date:
United States	Bankruptcy Court for the : N	IORTHERN DISTRICT OI	FILLINOIS	 MM / DD /		
Case Number (If known)	Г		_	WiWi 7 BB 7		
Official C	orm 106 l				_	2 because Debtor 2
Official F	<u>orm 106J</u>			maintains	a separate house	ehold.
Schedul	e J: Your Expe	enses				12/14
=	· · · · · · · · · · · · · · · · · · ·			re equally responsible for supply es, write your name and case nu	<del>-</del>	
Part 1:	Describe Your Household					
	Go to line 2.  Does Debtor 2 live in a sep  X No.	parate household? le a separate Schedule	e J.			
2. Do you l	nave dependents?	No		Dependent's relationship to	Dependent's	Does dependent live
Do not lis Debtor 2	st Debtor 1 and		this information for lent	Debtor 1 or Debtor 2	age	with you?
		caon acpene		Daughter	13	X Yes
names.	tate the dependents'					No
				Son	5	<del>                                    </del>
						Yes
						X No
						Yes
						X No
						Yes
						No
						Yes
	expenses include s of people other than	X No				
yourself	and your dependents?	Yes				
Part 2:	Stimate Your Ongoing Mont	hly Expenses				
_				as a supplement in a Chapter 13		
the applicable		cy is illed. Il tills is a	supplemental <i>Schedule 3</i> ,	check the box at the top of the fo	illi aliu illi ill	
	ses paid for with non-cash	=	=			•
of such assist	ance and have included it	on Schedule I: Your I	ncome (Official Form 106l.)			Your expenses
		enses for your reside	nce. Include first mortgage	payments and		<b>44.050.00</b>
	for the ground or lot.				4.	\$1,250.00
					40	\$0.00
	eal estate taxes operty, homeowner's, or rer	nter's insurance			4a. 4b.	\$0.00
	ome maintenance, repair, ar				40. 4c.	\$100.00
	omeowner's association or c				4c. 4d.	\$0.00
14. 110					14.	72.00

Case 16-16326 Doc 1 Filed 05/13/16 Entered 05/13/16 15:54:38 Desc Main Page 53 of 81

Document Patrick James Debtor 1 Case Number (if known) \_

otor 1 James Patrick	Quint	Case Number (if known)	<del></del>
First Name Middle Name	Last Name		Your expenses
		_	
Additional Mortgage payments for your res	sidence, such as home equity loans	5.	\$0.0
. <b>Utilities:</b> 6a. Electricity, heat, natural gas		6a.	\$320.
6b. Water, sewer, garbage collection		6b.	\$125.
6c. Telephone, cell phone, internet, satellit	e. and cable service	6c.	\$240.
6d. Other. Specify:		6d.	\$ 0.
Food and housekeeping supplies		7.	\$900.
Childcare and children's education costs		8.	\$75.I
Clothing, laundry, and dry cleaning		9.	\$175.
Personal care products and services		10.	\$125.
Medical and dental expenses		11.	\$150.
Transportation. Include gas, maintenance, b	ous or train fare.	12.	\$450.
Do not include car payments.			
B. Entertainment, clubs, recreation, newspap	ers, magazines, and books	13.	\$100.
1. Charitable contributions and religious don	ations	14.	\$0.
i. Insurance.			
Do not include insurance deducted from you	r pay or included in lines 4 or 20.		
15a. Life insurance		15a.	\$0.
15b. Health insurance		15b.	\$0.
15c. Vehicle insurance		15c.	\$80.
15d. Other insurance. Specify:		15d.	\$0.
6. <b>Taxes.</b> Do not include taxes deducted from y	our pay or included in lines 4 or 20.		
Specify:		16.	\$0.
7. Installment or lease payments:			
17a. Car payments for Vehicle 1		17a.	\$0.
17b. Car payments for Vehicle 2		17b.	\$0.
17c. Other. Specify:		17c.	\$0.
17d. Other. Specify:		17d.	\$0.
3. Your payments of alimony, maintenance, a	nd support that you did not report as dedu	cted	
from your pay on line 5, Schedule I, Your I	ncome (Official Form 106I).	18.	\$0.
Other payments you make to support other	rs who do not live with you.		
Specify:		19.	\$0.
O. Other real property expenses not included	in lines 4 or 5 of this form or on Schedule	l: Your Income.	
20a. Mortgages on other property		20a.	\$ 0.
20b. Real estate taxes		20b.	\$ 0.4
20c. Property, homeowner's, or renter's insu	rance	20c.	\$ 0.
20d. Maintenance, repair, and upkeep exper	ses	20d.	\$ 0.
20e. Homeowner's association or condomini	um dues	20e.	\$ 0.0

Official Form 106J Record # 708912 Case 16-16326 Doc 1 Filed 05/13/16 Entered 05/13/16 15:54:38 Desc Main Document Page 54 of 81

Deptor	1 Junio	- I dillok	- Quint	Case Number (if known)		
	First Nan	ne Middle Name	Last Name			
21.	Other. S	pecify: Pet Care (\$80.00), Postage/Bank Fe	es (\$5.00), Tobacco (\$150.00),		21.	\$235.00
22	Your mor	nthly expense: Add lines 4 through 21.			22.	\$4,325.00
	The resul	t is your monthly expenses.				
23.	Calculate	your monthly net income.				
	23a.	Copy line 12 (your comibined monthly in	come) from Schedule I.		23a.	\$4,678.16
	23b.	Copy your monthly expenses from line 2	2 above.		23b. <b>-</b>	\$4,325.00
	23c.	Subtract your monthly expenses from you	our monthly income.		23c.	\$353.16
		The result is your monthly net income.			<u> </u>	
24.	Do you e	xpect an increase or decrease in your ex	penses within the year after you f	ile this form?		
		ple, do you expect to finish paying for you		• •		
		payment to increase or decrease because	e of a modification to the terms of yo	our mortgage?		
	X No					
	Yes.	Explain Here:				

 Official Form 106J
 Record #
 708912
 Schedule J: Your Expenses
 Page 3 of 3

Fill in this in	formation to ider	ntify your case:	
Debtor 1	James	Patrick	Quint
	First Name	Middle Name	Last Name
Debtor 2	Trisha	Marie	Moeri
(Spouse, if filing)	First Name	Middle Name	Last Name
United States  Case Number (If known)	. ,	or the : <u>NORTHERN</u> District of	ILLINOIS (State)
(II Idiowii)			

## Official Form 106 Dec

### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below		
Did you nay or agree to nay someone who is NO	an attorney to help you fill out bankruptcy forms?	
No	an atterney to help you mill out builk appey forms.	
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, a Signature (Official Form 119).	ınd
	· , , , , , , , , , , , , , , , , , , ,	
Under penalty of periury, I declare that I have rea	the summary and schedules filed with this declaration and that they are true and	
correct.		
/s/ James Patrick Quint, Jr.	/s/ Trisha Marie Moeri	
Signature of Debtor 1	Signature of Debtor 2	
Date 05/11/2016	Date _ 05/11/2016	
MM / DD / YYYY	MM / DD / YYYY	

Fill in this in	Fill in this information to identify your case:				
Debtor 1	James First Name	Patrick Middle Name	Quint  Last Name		
Debtor 2	Trisha	Marie	Moeri		
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States	Bankruptcy Court f	or the : <u>NORTHERN</u> District of _	ILLINOIS (State)		
Case Number (If known)	·		(claic)		

## Official Form 107

### Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

num	er (if known). Answer every question.			
P	Give Details About Your Marital Status and Where Yo	ou Lived Before		
01.	What is your current marital status?			
	Married			
	Not married			
02	During the last 3 years, have you lived anywhere other tha	an where you live now	?	
	■ No.  Yes. List all of the places you lived in the last 3 years. Do	o not include where yo	u live now.	
		·		
	Debtor 1	Dates Debtor 1 lived there	Debtor 2:	Dates Debtor 2 lived there
03	Within the last 8 years, did you ever live with a spouse or property states and territories include Arizona, California,			
	and Wisconsin.)	,,	,	
	■ No.  Yes. Make sure you fill out Schedule H: Your Codebtors	(Official Form 106H)		
	Tes. Make sure you fill out oblication 11. Total codebiols	(Onicial i Oilli 10011).		
F	Explain the Sources of Your Income			

Case 16-16326 Doc 1 Filed 05/13/16 Entered 05/13/16 15:54:38 Desc Main Document Page 57 of 81

Debtor 1 James Patrick Patrick Quint Case Number (if known) First Name Middle Name Last Name 04 Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. ☐ No. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply (before deductions and Check all that apply (before deductions and exclusions) exclusions) Wages, commissions, \$30,705 Wages, commissions, \$0 From January 1 of current year until bonuses, tips bonuses, tips the date you filed for bankruptcy: Operating a business Operating a business Wages, commissions, Wages, commissions, \$72,233 \$0 For last calendar year: bonuses, tips bonuses, tips (January 1 to December 31, 2015) Operating a business Operating a business Wages, commissions, \$65,544 Wages, commissions. \$0 For the calendar year before that: bonuses, tips bonuses, tips (January 1 to December 31, 2014) Operating a business Operating a business 05 Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Describe below. (before deductions and Describe below. (before deductions and exclusions) exclusions) Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

Case 16-16326 Doc 1 Filed 05/13/16 Entered 05/13/16 15:54:38 Desc Main Document Page 58 of 81

Debtor 1	James	Patrick	Quint	_	Case Number (if known) _	
	First Name	Middle Name	Last Name			
06 <b>A</b>	re either Debt	or 1's or Debtor 2's debts primarily cons	sumer debts?			
Г	7 No Neither	Debtor 1 nor Debtor 2 has primarily cor	nsumer debts. Co	nsumer debts are define	ed in 11 U.S.C. § 101(8) a	ıs.
		ed by an individual primarily for a personal			, a iii 11 0.0.0. g 101(0) a	
		the 90 days before you filed for bankrupto	-	• •	25* or more?	
	_					
	∐ No	. Go to line 7.				
	Ye	s. List below each creditor to whom you p	aid a total of \$6,22	25* or more in one or mo	ore payments and the	
	tota	al amount you paid that creditor. Do not in	clude payments fo	or domestic support obliq	gations, such as	
	chi	ld support and alimony. Also, do not inclu	de payments to ar	attorney for this bankru	iptcy case.	
	* Subject to	adjustment on 4/01/16 and every 3 years	after that for case	es filed on or after the da	te of adjustment.	
	Yes. Debto	or 1 or Debtor 2 or both have primarily co	onsumer debts.			
	During	g the 90 days before you filed for bankrup	tcy, did you pay ar	ny creditor a total of \$600	0 or more?	
	☐ No	. Go to line 7.				
	Ye	s. List below each creditor to whom you p	aid a total of \$600	or more and the total ar	mount you paid that	
	cre	editor. Do not include payments for domes	tic support obligat	ions, such as child supp	ort and	
	alir	mony. Also, do not include payments to ar	attorney for this b	oankruptcy case.		
			Dates of	Total amount paid	Amount you still	owe Was this payment for
			payments			
						_
		BK OF AMER 4909 Savarese Cir	Monthly	\$1,250	\$11,635	Mortgage
		Tampa FL 33634				Car
						☐ Credit card ☐ Loan repayment
						Suppliers or vendors
						Other
07 V	Vithin 1 year be	fore you filed for bankruptcy, did you mak	e a payment on a	debt you owed anyone	who was an insider?	
		your relatives; any general partners; relat	, ,		, ,	•
	•	which you are an officer, director, person i one for a business you operate as a sole			•	, , ,
s	uch as child su	pport and alimony.				
	No.					
	Yes. List all	payments to an insider.				
			Dates of	Total amount	Amount you still	Reason for this payment
			payment	paid	owe	
08 V	Vithin 1 year be	fore you filed for bankruptcy, did you mak	e any payments o	r transfer any property o	on account of a debt that t	penefited
	n insider?	ts on debts guaranteed or cosigned by an	incider			
"	_	is on debts guaranteed or cosigned by an	ilisidei.			
	■ No. □ Yes Tist all	payments to an insider.				
	_ Tes. List all	payments to an insider.	Dates of	Total amount	Amount you still	Reason for this payment
			payment	paid	owe	Include creditor's name
Par	Identify	Legal actions, Repossessions, and Forecl	osures			

Case 16-16326 Doc 1 Filed 05/13/16 Entered 05/13/16 15:54:38 Desc Main Document Page 59 of 81

Debto	r 1	James	Patrick	Quint	Case Number (if known)	
		First Name	Middle Name	Last Name		
09	List		cluding personal injury case		urt action, or administrative proceeding? es, collection suits, paternity actions, support or	custody
		No.				
		Yes. Fill in the deta	ils.			
				Nature of the case	Court or agency	Status of the case
		Pentagon Federal	Credit Union VS	Contract	Lake County Circuit Court	Pending
		James Quint				On appeal
		CASE NUMBER#	16AR190			Concluded
						_
10			ou filed for bankruptcy, was a	any of your property repossess	sed, foreclosed, garnished, attached, seized, or	levied?
		No. Go to line 11				
	$\overline{\Box}$	Yes. Fill in the infor	mation below.			
	_					
11		=	you filed for bankruptcy, on syment because you owed		ank or financial institution, set off any amoun	ts from your accounts
		No. Go to line 11				
		Yes. Fill in the infor	mation below.			
		•	ou filed for bankruptcy, wa ver, a custodian, or anothe		possession of an assignee for the benefit of c	reditors, a
	■ N	No.	.,	. ••		
	ш.					
P	art 5	List Certain Gi	fts and Contributions			
13	With	nin 2 years before	you filed for bankruptcy, d	id you give any gifts with a to	otal value of more than \$600 per person?	
		No.				
		Yes. Fill in the deta	ils for each gift.			
14	With	nin 2 years before	you filed for bankruptcy, d	id you give any gifts or contr	ibutions with a total value of more than \$600 to	o any charity?
		No.				
		Yes. Fill in the deta	ils for each gift.			
P	art 6:	List Certain Lo	esses			
15		nin 1 year before yo nbling?	ou filed for bankruptcy or	since you filed for bankrupto	y, did you lose anything because of theft, fire,	other disaster, or
		No.				
		Yes. Fill in the deta	ils for each gift.			
P	art 7	List Certain Pa	ayments or Transfers			
16	abo	ut seeking bankru	ptcy or preparing a bankru	ptcy petition?	n your behalf pay or transfer any property to a	
	_		, palikrupicy petition prepa	irers, or credit counseling ag	encies for services required in your bankrupto	·y·
		Yes. Fill in the deta	ils			

Case 16-16326 Doc 1 Filed 05/13/16 Entered 05/13/16 15:54:38 Desc Main Document Page 60 of 81

DOCUMENT Page 60 01 81

James Patrick Quint Case Number (if known) \_\_\_\_\_\_

Last Name

	Party Contact Info	Description and value of	any property transferred	Date paym or transfer	
	Geraci Law L.L.C.				Payment/Value:
	55 E. Monroe Street #3400				\$4,000.00: \$0.00 paid prior to filing,
	Chicago,IL 60603				balance to be paid
					through the plan.
	Party Contact Info	Description and value of	any property transferred	Date paym or transfer	
	Hananwill Credit Counseling	Credit Counseling Services	<b>S</b>	2016	\$25.00
	115 N. Cross St.				
	Robinson, IL 62454				
7	Within 1 year before you filed for bankruptcy promised to help you deal with your creditor. Do not include any payment or transfer that y	s or to make payments to your cre		fer any property to anyo	one who
	No.				
	Yes. Fill in the details.				
8	Within 2 years before you filed for bankruptc transferred in the ordinary course of your bu Include both outright transfers and transfers Do not include gifts and transfers that you have	siness or financial affairs? made as security (such as the gra	inting of a security intere		· ·
	No.	ave uneday noted on this statemen			
	Yes. Fill in the details for each gift.				
_	_				
9	Within 10 years before you filed for bankrupt beneficiary? (These are often called asset-pr		o a self-settled trust or s	similar device of which y	ou are a
	No.				
	Yes. Fill in the details for each gift.				
R	List Certain Financial Accounts, Instru	ments, Safe Deposit Boxes, and Stor	age Units		
0	Within 1 year before you filed for bankruptcy sold, moved, or transferred? Include checking, savings, money market, or houses, pension funds, cooperatives, associ	r other financial accounts; certifica	ites of deposit; shares in	· ·	
	No.	, and sales manetal method	<del>-</del> -		
	Yes. Fill in the details.				
		Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
1	Do you now have, or did you have within 1 yo cash, or other valuables?	ear before you filed for bankruptcy	, any safe deposit box o	r other depository for se	ecurities,
	■ No.				
	Yes. Fill in the details.				
		Who else had access to it?	Describe the conte	nts	Do you still
					have it?

Debtor 1

First Name

Middle Name

Case 16-16326 Doc 1 Filed 05/13/16 Entered 05/13/16 15:54:38 Desc Main Document Page 61 of 81

Jepto	or 1	James	rattick	Quint	Case Number (If known)	
		First Name	Middle Name	Last Name		
22	Hav	e you stored property ir	n a storage unit o	r place other than your home within 1 ye	ear before you filed for bankruptcy?	
		No.				
	=	Yes. Fill in the details.				
	ш	res. I ili ili tile details.		Who else has or had access to it?	Describe the contents	Do you still
						have it?
P	art 9:	Identify Property Yo	u Hold or Control f	or Someone Else		
23	Dox	vou hold or control any	nronorty that con	soons also owns? Include any property	you borrowed from, are storing for, or hol	d in truct
	-	someone.	property that son	leone else owns : include any property	you borrowed from, are storing for, or not	u iii tiust
		No.				
	=	Yes. Fill in the details.				
	ш			Where is the property?	Describe the property	Value
Pa	art 10	Give Details About E	Environmental Info	rmation		
For	the p	purpose of Part 10, the 1	following definition	ons apply:		
	Envi	ronmental law means a	ny federal, state, o	or local statute or regulation concerning	pollution, contamination, releases of	
	haza	rdous or toxic substanc	ces, wastes, or ma	aterial into the air, land, soil, surface wa the cleanup of these substances, waster	ter, groundwater, or other medium,	
		means any location, fac used to own, operate, o		<u> </u>	r, whether you now own, operate, or utilize	
				onmental law defines as a hazardous wa ntaminant, or similar term.	aste, hazardous substance, toxic	
Rep	ort a	all notices, releases, and	d proceedings tha	t you know about, regardless of when t	hey occurred.	
24	Has	any governmental unit	notified you that	you may be liable or potentially liable u	nder or in violation of an environmental la	w?
		No.				
	$\overline{\Box}$	Yes. Fill in the details.				
				Governmental unit	Environmental law, if you know it	Date of notice
25						
25	нач	e you notified any gove	rnmental unit of a	any release of hazardous material?		
		No.				
		Yes. Fill in the details.				
				Governmental unit	Environmental law, if you know it	Date of notice
26	Hav	e you been a party in ar	ny judicial or adm	inistrative proceeding under any enviro	nmental law? Include settlements and ord	ers.
		No.				
	=	Yes. Fill in the details.				
	ш	res. I ill ill the details.		Court or agency	Nature of the case	Status of the case
				ů ,		
Pa	art 11	Give Details About Y	our Business or Co	onnections to Any Business		
27	\A/;+k	ain 4 vaara hafara vay fi	ilad for bankrunta	w did you own a business or boys ony	of the following connections to any busine	
		_			of the following connections to any busine	355!
		_		a trade, profession, or other activity, eit		
		_		ny (LLC) or limited liability partnership (	(LLP)	
		A partner in a partne	-			
		☐ An officer, director,		•		
		∐An owner of at least	5% of the voting	or equity securities of a corporation		
		No. None of the above a	pplies. Go to Part	12.		
				he details below for each business.		
	_					

Record # 708912

Case 16-16326 Doc 1 Filed 05/13/16 Entered 05/13/16 15:54:38 Desc Main Document Page 62 of 81

Debtor 1	James	Patrick	Quint	Case Number (if known)	
	First Name	Middle Name	Last Name		
	thin 2 years before you t	• •	you give a financial statement	to anyone about your business? Include all financial	
	No.				
	Yes. Fill in the details.				
		Date is	sued		
Part 12	Sign Below				
*	/s/ James Patrick O	uint. Jr.	🗶 /s/ Trisha	Marie Moeri	
×	/s/ James Patrick Qu Signature of Debtor 1	uint, Jr.	/s/ Trisha	Marie Moeri Debtor 2	
	· ·		Ŭ		
	Date 05/11/2016		Date _05/1	1/2016	
	MM / DD / YYY	Υ	MM .	/ DD / YYYY	
Did y	No Yes		of Financial Affairs for Individu	als Filing for Bankruptcy (Official Form 107)?	
│ □`	Yes. Name of person _			Attach the Bankruptcy Petition Preparer's Notice,	
				Declaration, and Signature (Official Form 119).	

Case 16-16326 Doc 1 Filed 05/13/16 Entered 05/13/16 15:54:38 Desc Main Page 63 of 81 Document

B2030 (Form 2030) (12/15)

# United States Bankruptcy Court NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re				
	rick Quint Jr. and Trisha Marie Moeri /		Case No:	
Debtors			Chapter:	Chapter 13
	DISCLOSURE OF CO	OMPENSATION OF ATT	ORNEY FOR DEI	BTOR
compensat	ant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2010 ion paid to me within one year before the filing or to be rendered on behalf of the debtor(s) in cont	f the petition in bankruptcy	, or agreed to be pai	d to me, for services
For le	egal services, I have agreed to accept	\$4,000.00		
Prior	to the filing of this statement I have received	\$0.00		
Balar	nce Due	\$4,000.00		
2. The so	ource of the compensation paid to me was:			
	Debtor(s) Other: (specify			
3. The so	ource of compensation to be paid to me is:			
	Debtor(s) Other: (specify			
4. I I of my law	have not agreed to share the above-disclosed corfirm.	mpensation with any other p	person unless they are	re members and associates
I	have agreed to share the above-disclosed compe	nsation with a other person	or persons who are	not members or associates
	urn for the above-disclosed fee, I have agreed to rincluding:	ender legal service for all a	spects of the bankru	ptcy
a. A	Analysis of the debtor's financial situation, and re	endering advice to the debto	r in determining wh	ether to file a petition in
b. P	Preparation and filing of any petition, schedules, s	tatements of affairs and pla	n which may be req	uired;
c. F	Representation of the debtor at the meeting of cred	ditors and confirmation hear	ring, and any adjour	ned hearings thereof;
<b>6.</b> By ag	reement with the debtor(s), the above-disclosed for	ee does not include the follo	owing service:	
		CERTIFICATION		
	I certify that the foregoing is a comple payment to	te statement of any agreeme	ent or arrangement f	or
	me for representation of the debtor(s) in th	is bankruptcy proceedings.		
	Date: 05/13/2016	/s/ Megan Dawn Hayes		
	Date	Signature of Attorney		
		Geraci Law L.L.C.		

708912 Page 1 of 1 Record #

Name of law firm

# UNITED STATES BANKRUPTE Y COURT NORTHERN DISTRICT OF ILLINOIS

# RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, revised as of 4/20/15)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

#### A. BEFORE THE CASE IS FILED

### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

### THE ATTORNEY AGREES TO

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.



- Case 16-16326 Doc 1 Filed 05/13/16 Entered 05/13/16 15:54:38 Desc Ma 3. Personally review with the debtor and significant companies of petition, plan, statements, and
- schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

## B. AFTER THE CASE IS FILED

### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

## THE ATTORNEY AGREES TO

1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.



CARA Page 2 of 6

- Case 16-16326 Doc 1 Filed 05/13/16 Entered 05/13/16 15:54:38 Desc Mair 2. Inform the debtor that the debtor MOSUNE Pulletual and, for the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Provide any other legal services necessary for the administration of the case.



CARA Page 3 of 6

# C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

### D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.



The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:

- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows: purpose: provide some money for attorney without waiting 6 months. Advantage to debtor: costs client less by reducing administrative expense and encouraging efficiency rather than charging by hour and submitting bills.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;



- Case 16-16326 Doc 1 Filed 05/13/16 Entered 05/13/16 15:54:38 Desc Mair (d) Any portion of the retainer that the partial of the expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing.

### E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

## F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$ 4,000.00
- 2. In addition, the debtor will pay the filing fee required in the case of \$310.00

3. Before signing this agreement, the attorney	has received,	\$_ <i>O</i> _		
toward the flat fee, leaving a balance due of \$			310	for expenses
leaving a balance due for the filing fee of \$	0			



Case 16-16326 Doc 1 Filed 05/13/16 Entered 05/13/16 15:54:38 Desc Main 4. In extraordinary circumstances, such as extended extended by the services or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 5/2/1

Signed:

ebtor(s)

Co-Debtor(s)

Attorney for the Debtor(s)

Do not sign this agreement if the amounts are blank.

#### Filed **Gerac/16awEnterC**d 05/13/16 15:54:38 Case 16-16326 Doc 1 National Headquarters: 55 E. Monroe Street #3400 Chicap പ്രകാരത്ത് of 1896-925-1313 help@geracilaw.com

Date: 5/2/2016

Consultation Attorney: MAA

Record #: 708-912

## Attorney - Client Agreement -

The undersigned hires Geraci Law L.L.C. and its associated attorneys for representation in a Chapter 13 bankruptcy under the following terms and conditions. I have signed and received a copy the "Court Approved Retention Agreement" (CARA) between Chapter 13 Debtors and their Attorneys" as established by the Bankruptcy Court for the Northern District of Illinois, and any terms that conflict with it are null and void. I understand I must comply with those terms. Attorney fees for filed Chapter 13 Bankruptcy shall be the fee stated in the CARA I have received the 11U.S.C § 527(a) disclosures. I have been advised of my chapter 7 alternative and choose to file Chapter 13 instead even though it usually costs more. More than one attorney and paralegal will work on my case.

FEES: This does NOT INCLUDE court filing fees of \$310, costs for credit counseling or financial management classes. Any amount not paid prior to the case being filed shall be paid through the Chapter 13 Trustee. These fees are fixed, but the attorneys may apply to the court for additional fees if allowed by the CARA or other circumstances, such as extended evidentiary hearings, contested adversary proceedings or appeals. If the Court awards additional fees, they will also be paid through the Chapter 13 Trustee. Fees are "flat fees" and "advance payment retainers" for pre-filing and pre-confirmation work, become property of this firm on payment, and are deposited into the firm's operating account. Payments are applied to the "flat fee". If this contract is terminated by either party prior to the filing of the case, we will submit any dispute to binding arbitration within 30 days. If I close my file or breach this contract I agree to pay for the work done to that time. I assign to my attorney all amounts tendered as filing fees or court costs and authorize my attorney to transfer said funds from his trust account to his operating account in payment of all outstanding fees owed by me if case is not filed.

No other work: Geraci Law is not representing me in state or other courts regarding creditors in my bankruptcy. Any state court action not stopped by the Automatic Stay of a filed bankrutpcy is my responsibility. Injury or other claims or property I must disclose any such claims or propery I now have or acquire after filing Chapter 13 to both the Chapter 13 trustee and to the court in a filed amendment and obtain authority to keep them or pay those claims to the Trustee. per month for \_ 60 PLAN: The plan payment is estimated to be \$\_ months. The payment and length of the plan are based on the information I have provided, including income, expenses, assets and debts. If these amounts are not accurate, my plan payment or duration may need to be increased. In addition, the Court, Chapter 13 Trustee or creditors could object to my proposed Chapter 13 payment, which may cause it to increase. I further understand that if my income or expenses change during my Chapter 13, my plan payment may have to change. I agree to read my petition and plan and study it before signing it so I know what is included, INCLUDING what I am listing as debts, what my property is, what my assets are and if they are claimed as exempt, and to make full disclosure.

My plan payment DOES include the following, unless stated otherwise: mortgage arrears; association arrears; vehicles; tax debt; support obligations that are post due (but not future) parking tickets (not traffic fines); debts pursuant to a divorce decree/marital settlement you listed; other secured debts including furniture, electronics, etc.; all other unsecured debts; other: My plan payment does NOT include include future mortgage, rent, condo fees and support payments; criminal fines/court fees; rent/lease arrears; student loan principal and interest unless 100% planned to unsecured creditors, sold property taxes; debts incurred after the case is filed, including any association fees as long as the property is in my name; other \_ Student loans: are usually NEVER paid 100% in a Chapter 13, but are paid the same percentage as unsecured creditors without interest, so my student loans will CONTINUE to accrue interest, and if I don't pay them directly they will be even larger at the end of the plan, so I have been told about this and I will deal with my student loans myself directly Debts not discharged if they not paid in full: student loans; educational debts; unfiled or late filed tax debts; undisclosed debts; support/maintenance debts; debts incurred by fraud, or debts listed in your red folder or found non-dischargeable by a Judge. Representation limited to Bankruptcy Court We do not represent you in state court, or in loan modifications or similar matters. If I am eligible to receive a tax refund during my Chapter 13, I understand I must turn it over to the Chapter 13 Trustee unless I am specifically advised that I do not need to. This may change on a yearly basis, so I must check with my attorneys every year. I also understand that if I receive any significant sums of money other than through employment, including but not limited to life insurance proceeds. workers compensation award, personal injury or other court settlement. I MUST notify my attorney immediately and I may have to pay some or all of the funds into my Chapter 13 plan. I cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court and I must make full

disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition. If I fail to remain current in a domestic support obligation, fail to certify to the Court that I have remained current, or if I fail to take my financial management class, that my case may be closed without a discharge, and I will be required to pay a fee to have it reopened.

James Quint (Debtor)

Trisha Moeri (Joint Debtor)

Attorney for the Debtor(s)

Representing Geraci Law L.L.C.

Case 16-16326 Doc 1 Filed 05/13/16 Entered 05/13/16 15:54:38 Desc Main Document Page 71 of 81

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

James Patrick Quint Jr. and Trisha Marie Moeri / Debtors

In re

Bankruptcy Docket #:

Judge:

### **VERIFICATION OF CREDITOR MATRIX**

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 05/11/2016 /s/ James Patrick Quint, Jr.

James Patrick Quint, Jr.

X Date & Sign

X Date & Sign

Dated: 05/11/2016 /s/ Trisha Marie Moeri

Trisha Marie Moeri

<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

# Document Page 72 of 81 In re James Patrick Quint Jr. and Trisha Marie Moeri / Debtors

## UNITED STATES BANKRUPTCY COURT

# NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

## 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

### Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

Record # 708912 B 201A (Form 201A) (11/11) Page 1 of 2

## Case 16-16326 Doc 1 Filed 05/13/16 Entered 05/13/16 15:54:38 Desc Main

Page 2

Form B 201A, Notice to Consumer Debtor(s)

n re James Patrick Quint Jr. and Trisha Marie Moeri / Debtor

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 05/11/2016	/s/ James Patrick Quint, Jr.
	James Patrick Quint, Jr.
Dated: 05/11/2016	/s/ Trisha Marie Moeri
	Trisha Marie Moeri
Dated: 05/13/2016	/s/ Megan Dawn Hayes
	Attorney: Megan Dawn Hayes

Record # 708912 Form B 201A, Notice to Consumer Debtor(s) Page 2 of 2

## Case 16-16326 Doc 1 Filed 05/13/16 Entered 05/13/16 15:54:38 Desc Main Document Page 74 of 81

Case Number (if known) \_ Quint Patrick James Debtor 1 Last Name **Answer These Questions for Reporting Purposes** Part 6: 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." What kind of debts do you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors? Do you estimate that after any exempt property is ∏No. excluded and administrative expenses Yes. are paid that funds will be available for distribution to unsecured creditors? **1** 25,001-50,000 1,000-5,000 1-49 18. How many creditors do 50,001-100,000 5,001-10,000 50-99 you estimate that you ■ More than 100,000 10,001-25,000 **П** 100-199 owe? 200-999 ☐\$500,000,001-\$1 billion \$1,000,001-\$10 million \$0-\$50,000 How much do you \$1,000,000,001-\$10 billion ☐ \$10,000,001-\$50 million **550,001-\$100,000** estimate your assets to □\$10,000,000,001-\$50 billion ☐ \$50,000,001-\$100 million be worth? \$100,001-\$500,000 ■ \$100,000,001-\$500 million ☐More than \$50 billion ☐ \$500,001-\$1 million □\$500,000,001-\$1 billion ☐ \$1,000,001-\$10 million \$0-\$50,000 How much do you □\$1,000,000,001-\$10 billion ☐ \$10,000,001-\$50 million \$50,001-\$100,000 estimate your liabilities □\$10,000,000,001-\$50 billion □ \$50,000,001-\$100 million \$100,001-\$500,000 to be? More than \$50 billion \$100,000,001-\$500 million ☐ \$500,001-\$1 million Part 7: Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Signature of Debtor 1 Executed on \_ : \_

# Case 16-16326 Doc 1 Filed 05/13/16 Entered 05/13/16 15:54:38 Desc Main Document Page 75 of 81

	James	Patrick	Quint	Case	Number (ii	known)	
Debtor 1	First Name	Middle Name	Last Name				
represe if you a by an a	ir attorney, if you are inted by one re not represented ttorney, you do not if file this page.	proceed under Chapte each chapter for whic 11 U.S.C. § 342(b) ar the information in the	debtor(s) named in this petiter 7, 11, 12, or 13 of title 11, in the person is eligible. I als id, in a case in which § 707( schedules filed with the petite of the petite	United States Code, and so certify that I have delived b)(4)(D) applies, certify the tion is incorrect.	ered to th	e debtor(s) the notice	required by
		Printed name  Geraci L  Firm name	aw L.L.C. onroe St., #3400				
		Chicago			L_ State	60603 ZIP Code	
		Contact Phone	312-332-1800		Email ac	dressndil@gera	acilaw.com
		630171	0		IL State		
AND CO. CO. CO. CO. CO. CO. CO. CO. CO. CO.		Bar number			State		

Case 16-16326 Doc 1 Filed 05/13/16 Entered 05/13/16 15:54:38 Desc Main Document Page 76 of 81

Fill in this information to identify your case:					
Debtor 1	James	Patrick	Quint	_	
	First Name	Middle Name	Last Name		
Debtor 2	Trisha	Marie	<u> Moeri</u>		
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States	Bankruptcy Court for	the: <u>NORTHERN</u> District of	ILLINOIS (State)		
Case Number (If known)					

## Official Form 106 Dec

## **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Id you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?  No  Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).  Index penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and orrect.	
A. ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) (	

Case 16-16326 Doc 1 Filed 05/13/16 Entered 05/13/16 15:54:38 Desc Main Document Page 77 of 81

Debtor 1	James	Patrick	Quint	Case Number (if known)		
	First Name	Middle Name	Last Name			
ins	titutions, creditors, o	or other parties.	novement on a threat entire an other and the second entire and the	to anyone about your business? Include all financial		
Part 12	Sign Below					
ansv in cc 18 U	rers are true and cornnection with a bank S.C. §§ 152, 1341, 15 Signature of Debtor  Date MM / DD / V	rect. I understand that mak kruptcy case can result in fi fig. and 3571.	ing a false statement, conceal ines up to \$250,000, or impriso Signature of Date	ing property, or obtaining money or property by fraud onment for up to 20 years, or both.    Observed   1/2016		
Did	ou attach additiona	pages to Your Statement	of Financial Affairs for Individe	uals Filing for Bankruptcy (Official Form 107)?		
<b>!</b> =						
Did	Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.  No.  Yes. Fill in the details.  Date Issued  Part 12: Sign Below  I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.  18 U.S.C. §§ 152, 1341, 1519, and 3571.  Date 5 11 /2016					
		n			119).	

page 7

# DISCLAIMER Deptors have read and agree:

- Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met: (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt. b. Failure to keep books and records documenting your financial affairs. c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay. d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy. f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankrptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume

18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case

is filed in Court AND WE HAVE TO READ, CHECK, & MAKE SURE OUT PETITION IS ACCURATED X Date & Sign Dated: 5 / 1 /2016 James Patrick Quint, Jr. X Date & Sign Dated: 1 / 1/2016

Case 16-16326 Doc 1 Filed 05/13/16 Entered 05/13/16 15:54:38 Desc Main Document Page 79 of 81

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

James Patrick Quint Jr. and Trisha Marie Moeri / Debtors

Bankruptcy Docket #:

Judge:

# VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

LDECLARE UND	DER PENALTY OF PERJURY THAT THE FOREGOING IS TR	JE AND CORRECT
Dated: 5/11/2016	James Patrick Quint, Jr.	X Date & Sign
Dated: 5 // /2016	Tugna Mull Trisha Marie Moeri	X Date & Sign

<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

Case 16-16326 Doc 1 Filed 05/13/16 Entered 05/13/16 15:54:38 Desc Main Document Page 80 of 81

Calculate the median family income that applies to you. Follows	low these steps:	
16a. Fill in the state in which you live.	IL	
	4	
16b. Fill in the number of people in your household.		\$86,921.00
16c. Fill in the median family income for your state and size of To find a list of applicable median income amounts, go of instructions for this form. This list may also be available a	nline using the link specified in the separate	\$00,921.00
How do the lines compare?		
§ 1325(b)(3). Go to Part 3. Do NOT fill out Calculation		U.S.C
17bine 15b is more than line 16c. On the top of page 1 § 1325(b)(3). Go to Part 3 and fill out Calculation of your current monthly income from line 14 above.	of this form, check box 2, <i>Disposable income is determined under 11 U.S.C.</i> f Disposable Income (Official Form 122C-2). On line 39 of that form, copy	
Part 6: Calculate Your Commitment Period Under 11 U.S.C	:, §1325(b)(4)	
Copy your total average monthly income from line 11		\$7,015.00
Deduct the marital adjustment if it applies. If you are marrie that calculating the commitment period under 11 U.S.C. §	ed your spouse is not filing with you, and you contend	
income, copy the amount from line 13d.		\$0.00
If the marital adjustment does not apply, fill in 0 on line 19a	<b>i</b> .	
Subtract line 19a from line 18.		\$7,015.00
. Calculate your current monthly income for the year. Follow		\$7,015.00
20a. Copy line 19b		
Multiply by 12 (the number of months in a year).		x 12
20b. The result is your current monthly income for the yea	r for this part of the form.	\$84,180.00
20c. Copy the median family income for your state and size	e of household from line 16c	\$86,921.00
1. How do the lines compare?		
Line 20b is less than line 20c. Unless otherwise ordered b     3 years. Go to Part 4.	by the court, on the top of page 1 of this form, check box 3, The commitment period	lis
Line 20b is more than or equal to line 20c. Unless otherwi	ise ordered by the court, on the top of page 1 of this form,	
check box 4, The commitment period is 5 years. Go to Pa	311.7.	
Part 4: Sign Below		
	at the information on this statement and in any attachments is true and correct.	
By signing here, I declare under penalty of penalty of	& Giran Mou	·
James Patrick Quint, Jr.	Trisha Marie Moeri	
Date: 5 / 11 /2016	Date:	
If you checked line 17a, do NOT fill out or file Form	122C-2.	
in you oncome mile it will be Ecom 122C-2 and file it w	rith this form. On line 39 of that form, copy your current monthly income from line 14	above.

Form B 201A, Notice to Consumer Debtor(s)

In re James Patrick Quint Jr. and Trisha Marie Moeri / Debtors

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

## Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

## Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

## Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

## 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

X Date & Sign

X Date & Sign

/2016

Megan Dawn Hayes Attornev